

Digitized by the Internet Archive  
in 2022 with funding from  
University of Toronto

















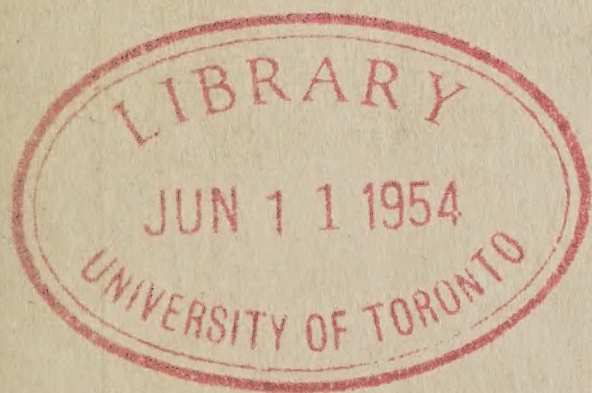


CAI  
CI 11  
HIS

Canada, Citizenship and  
Immigration, Dept. of.  
Indian Citizenship  
Branch GOVT PUBNS

①

# Handbook for Newcomers









# HANDBOOK *for* NEW COMERS



Prepared by Canadian Citizenship Branch  
Department of Citizenship and Immigration  
Ottawa, Canada

---

Honourable Walter E. Harris, Q.C. . . . Minister  
Laval Fortier, O.B.E., Q.C. . . . Deputy Minister

*Contents Revised to  
February, 1954.*



## Table of Contents

	PAGE
Admission of Relatives to Canada .....	1
Banking Practice .....	2
Chartered Banks .....	2
Banking Hours .....	2
Bank Accounts .....	3
Opening an Account .....	3
Deposits and Withdrawals .....	4
Cheques .....	5
Advice from your Bank Manager .....	6
Borrowing Money from the Bank .....	7
Sending Money Away .....	7
Receiving Money by Mail .....	8
Travellers Cheques .....	9
Safety Deposit Boxes .....	9
Other Savings Banks .....	9
Bank of Canada .....	10
Loan Companies .....	10
Buying a Business or a Farm .....	10
Buying a Business .....	10
Buying a Farm .....	12
Buying Practice in Stores .....	13
Payment in Cash .....	13
Payment by Cheque .....	13
Buying on Credit .....	13
Shopping Practice .....	15
Better Business Bureaux .....	17
Churches .....	17
Citizenship .....	18
Education .....	21
Starting School .....	21
Elementary Schools .....	21
Secondary Schools .....	22
Private Schools .....	23
Advanced Technical Schools .....	23

## Contents—cont.

	PAGE
Agricultural Colleges .....	23
Universities and Colleges .....	24
Adult Education .....	24
Emergencies .....	25
How to Call for Medical Assistance .....	25
How to Turn in a Fire Alarm .....	26
How to Obtain Police Assistance .....	27
Express and Freight .....	27
Express .....	28
Freight .....	29
Fire-Arms .....	30
Housing .....	30
Renting a Room, Apartment or House .....	31
Building a House .....	32
Buying a House .....	34
Insurance .....	35
Fire Insurance .....	35
Floater Insurance .....	35
Burglary, Robbery and Theft Insurance .....	36
Automobile Insurance .....	36
Life Insurance .....	37
Canadian Government Annuities .....	38
How to Buy Insurance .....	39
Language and Citizenship Classes .....	40
Legal Services .....	40
How to Obtain Legal Help .....	40
Making a Will .....	41
* Libraries .....	42
Licences and Permits .....	43
Building Permits .....	43
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	44
Bicycle Licences .....	45

## Contents—cont.

	PAGE
Dog Licences .....	45
Fire-Arms Licences .....	45
Fishing and Hunting Licences .....	45
Liquor Licences .....	46
Marriage Licences .....	46
Professional Licences .....	46
Radio and Television Licences .....	46
Shop and Business Licences .....	47
Trade Licences .....	47
Making a Living .....	48
Employment .....	48
Opportunities for Advancement .....	50
Technical and Professional Occupations .....	52
Collective Bargaining and Labour Organizations .	53
Wages and Hours of Labour .....	53
Employment of Minors .....	55
Payroll Deduction Plan .....	55
Unemployment Insurance .....	56
Workmen's Compensation .....	56
Medical and Health Services .....	56
How to Obtain the Services of a Doctor .....	56
Hospitals .....	57
Prepayment of Hospital and Medical Services ..	58
Clinics .....	58
Special Health Services for Children .....	59
Public Health Nurses .....	60
Dentists .....	61
Municipal Services .....	61
Passports, Certificates of Identity, and Visas .....	62
Post Office .....	62
Location .....	63
Hours .....	63
Penalty for Insufficient Postage .....	63



## Contents—cont.

	PAGE
Articles not Permitted in Mail .....	64
Classes of Mail .....	64
Special Delivery .....	66
Registration .....	66
Money Orders .....	67
C.O.D. (Cash on Delivery) .....	67
Post Office Savings Bank .....	67
Other Functions .....	68
Mail Delivery .....	68
Posting Letters and Parcels .....	69
Social and Welfare Services .....	69
Child Welfare .....	69
Family Allowances .....	70
Mothers' Allowances .....	71
Unemployment Insurance .....	72
Workmen's Compensation .....	73
Voluntary Organizations .....	74
Social Customs .....	76
Spirits, Wine and Beer .....	77
Taxation .....	79
Federal .....	79
Provincial .....	81
Municipal .....	81
Telegrams and Cables .....	82
Telegrams .....	82
Cables .....	82
Sending a Message .....	83
Receiving a Message .....	83
Sending Money Away .....	83
Telephones .....	84
Telephone Directory .....	84
Types of Telephones .....	85
Urban Party Lines .....	86
Long Distance .....	86
Public Telephones .....	87

## Contents—cont.

	PAGE
Time .....	88
Time Zones .....	88
Standard Time and Daylight Saving Time .....	88
Twelve-Hour Clock .....	88
Traffic Regulations .....	89
Travel .....	90
By Train .....	90
Times of Trains .....	91
Travellers' Aid .....	91
Types of Accommodation .....	92
Tickets and Reservations .....	93
Baggage .....	94
Meals .....	95
Lost Articles .....	95
By Air .....	95
Reservations .....	96
Fares .....	97
Ground Transportation .....	97
Baggage .....	98
Lost Articles .....	98
By Bus .....	98
Terminals and Stops .....	98
Fares .....	99
Tickets .....	99
Time .....	100
Baggage .....	100
Lost Articles .....	100
Meals .....	100
Local Transportation .....	101
Buses and Streetcars .....	101
Taxis .....	101
Weights and Measures .....	102
Appendix: Offices of the Department of Citizenship and Immigration .....	104
Index .....	106





## Welcome

**O**N BEHALF of the Government and people of Canada I want to extend to you a very warm greeting.

I hope you will soon feel at home and be happy among us. Canadians are generally regarded as a friendly and sincere people, and I am sure you will find us ready and anxious to assist you in every possible way.

Many questions will occur to you about everyday life in Canada. This booklet has been designed to provide the answers to some of these questions. I hope you will find it useful.

WALTER E. HARRIS

*Minister of Citizenship and Immigration.*



## **Admission of Relatives to Canada**

IF YOU are interested in making arrangements for the admission to Canada of members of your family, or if you have any questions concerning immigration matters, you should visit or write to the nearest Immigration Office for advice and assistance.\*

*NOTE: All matters pertaining to immigration are handled free of charge by the Canadian Immigration authorities.*

---

\*See Appendix, p. 104.



# **Banking Practice**

## **Chartered Banks**

In Canada the majority of people deposit their savings in the privately-owned commercial banks, commonly called chartered banks. These banks have received charters from the government permitting them to engage in all phases of domestic and foreign banking. They operate under one law, the Bank Act, and this gives uniformity to banking across the country. As a result of a series of amalgamations during the past fifty years there are now only eleven chartered banks in Canada. They are in a strong, well established position and most have a widespread system of branches throughout Canada.

The eleven chartered banks are: Bank of Montreal, Bank of Nova Scotia, Bank of Toronto, Provincial Bank of Canada, Canadian Bank of Commerce, Royal Bank of Canada, Dominion Bank, Banque Canadienne Nationale, Imperial Bank of Canada, Barclay's Bank (Canada), Mercantile Bank of Canada. You will find a branch of one or more of these banks in most Canadian communities, except some of the very small centres.

## *Banking Hours*

Banks are open only at certain hours. In many of the cities and large towns they are closed all day Saturday but in the smaller communities they usually remain open on Saturday morning. Banks that are closed on Saturday have the following week-day hours: Monday to Thursday, 10.00 a.m. to 3.00 p.m.; Friday, 10.00 a.m. to 3 p.m. and 4.30 p.m. to 6.00 p.m. Other banks (i.e. those that are open on Saturday morning) have the following hours: Monday to Friday, 10.00 a.m. to 3.00 p.m.; Saturday, 9 a.m. to 11 a.m.

## *Bank Accounts*

There are two kinds of bank accounts: savings accounts and current accounts.

A *Savings Account* may be opened with a deposit as little as \$1.00. Although it is intended primarily for savings, cheques\* may be drawn against it. If the number of cheques exceeds the limit set by the bank, a small service charge for each additional cheque may be made.

Interest is paid twice yearly at the prevailing rate which at present is 2 per cent on the minimum quarterly balance.

A savings account provides an excellent means of saving a proportion of your income for the payment of rent, taxes, insurance premiums, and for future investments.

A *Current Account* is used by practically all business men and firms in the transaction of their business. But it is also useful to anyone who uses a large number of cheques. Cancelled cheques are returned to you at the end of each month and serve as receipts.

As much work and expense are involved in the operation of a current account, it is not the practice to allow interest, and on accounts where the sum on deposit is small in relation to the work involved in operating the account, a nominal monthly charge is made to pay for the stationery and service.

## *Opening an Account*

Your money will be much safer in a bank than in your own home or on your person and you are strongly advised to open a bank account as soon as you reach your destination in Canada. If, later on,

---

\* See p. 5.

you move to another part of the country, the bank will transfer your money to a branch of a chartered bank in your new community.

Opening a bank account is a very simple matter and any member of the bank staff will be glad to help you.

A deposit slip showing the amount of your first deposit will be made out and you will be asked to give your full name, address, and occupation. In the case of a married woman it is customary to obtain the husband's name and occupation.

You will also be asked to give the bank a specimen signature exactly in the manner in which you intend to sign cheques and withdrawal forms. This signature is kept for comparison and will serve as a means of protecting you from anyone who might attempt unlawfully to withdraw money from your account.

You will then be given a pass book showing the amount of money you have deposited. You will also be supplied with a book of cheques. The pass book is kept by you and all deposits and withdrawals are entered in it by the bank for your information.

In the case of a savings account it is desirable to present the pass book at the time when a deposit or withdrawal is made. This is not necessary in the case of a current account, but the pass book for a current account should be left at the bank at frequent intervals to be brought up to date.

### *Deposits and Withdrawals*

Every time you wish to make deposits of money (cheques, drafts, money orders, bills, coin), you call at the bank and make out a deposit slip similar to the one used when you opened your account. You then hand the money, deposit slip, and pass book to a teller and the deposit will be entered in your book.



If you wish to withdraw money from your account, make out a withdrawal slip or a cheque made payable to yourself and present it to the teller who will give you the required amount.

In requesting a withdrawal from a branch or bank other than the one in which your account is kept, you are asking a special favour. In case of an emergency, tell the bank official your story, give him your bank account number, show him a document which will identify you and he will assist you if at all possible. You can best identify yourself by means of a passport, driver's licence or other official document on which your signature is shown.

## *Cheques*

A cheque is an order drawn on your bank to pay a stated sum of money out of your account to the person named on the cheque.

In Canada the cheque is a universally recognized means of payment. It is one of the safest and most convenient methods of handling money.

*Writing Cheques*—In writing a cheque the following points are important:

1. Write in ink, not in typewriting or even in indelible pencil, as either of the latter may be altered.
2. Always date your cheque.
3. Always, if possible, give the Christian name or initials as well as the surname of the person to whom the cheque is made payable, i.e., the payee.
4. Write the amount to be paid in words and also in figures.
5. In the space where you write the amount in words, begin at the extreme left, leaving no room for alteration. The words should almost join each other, and any blank space following the amount should be filled with a heavy line. The figures should also begin as close to the dollar mark as possible.

6. Your signature at the right-hand bottom corner should always be written in the same way as your specimen signature in the possession of the bank.

If you would like further assistance in writing a cheque, any member of the bank staff will be glad to help you.

*Payment of Cheques*—When you receive a cheque payable to yourself always take it to the bank where you have your account, even if the cheque is drawn on some other bank.

If you are out of town, or for any other reason cannot take the cheque to your own bank, be sure that you have a means of identifying yourself at another bank. Even at another branch of your own bank a means of identification is necessary.

Every cheque on being presented for payment must be endorsed (i.e. signed) on the back by the person to whom it is made payable. It must be endorsed in exactly the same way as the name appears on the face of the cheque. Even if the name is misspelt on the face of the cheque it must be misspelt in the endorsement, with the correct signature beneath the misspelt one.

Cheques drawn on a bank in another town are usually subject to a charge called "exchange". When a bank cashes a cheque for you on an out-of-town bank, it must collect the funds from that bank. The exchange charge is to help reimburse the bank for the costs involved.

### *Advice from your Bank Manager*

The manager of the bank in which you choose to open an account will be very helpful in giving you advice and assistance on all business and financial matters. In fact, before engaging in any major business transaction it is always wise to consult him.

## *Borrowing Money from the Bank*

If you have occasion to borrow money, you should call on your bank manager and talk the matter over with him. Tell him the amount and purpose of the loan required and the security which you can offer.

In a general way, it may be said that among the best forms of security are bonds and shares, such as government and municipal bonds, corporation stocks, and high-class stocks quoted on the stock exchange.

Another form of security is to obtain a guarantor or endorser who will pledge himself to pay back the loan in case the borrower fails to do so in the stipulated time.

On the loan advanced by the bank you are charged a reasonable rate of interest. This is normally about 6 per cent depending on the type of security which you have been able to provide.

Personal loans to salaried men and women, to wage-earners, and to business and professional people may also be obtained for any useful purpose, for example, an emergency or a business opportunity. When you have told the manager your story and shown him that your credit standing is good, that the purpose of the loan is sound, that you have an assured income with which to repay the loan, he will provide the money. Repayments can be arranged on a basis of monthly instalments. Typical interest rate is 6 per cent.

## *Sending Money Away\**

If you wish to send money to any place in Canada or abroad, your bank offers a safe and reliable means of carrying out this transaction. There is no limitation on the amount of money you may send. This may be done by cheque, money order or bank draft. When

---

\*See also "Express", p. 28 and "Post Office", p. 67.



sending money outside Canada for the support of relations, a receipt for the amount forwarded should be retained by you for income tax purposes.\*

*A Bank Money Order* is a kind of cheque drawn on a bank for the sending of money by mail. Money orders for any amount up to \$100 may be bought at any bank for a small charge. They may be sent to any destination in Canada, the United States or the United Kingdom and are payable at any bank.

*A Bank Draft* is an order issued by a bank instructing one of its branches or banking correspondents to pay a sum of money to the person named therein.

Drafts for an unlimited amount of money may be bought at any bank. They are payable at any point in Canada where there is a bank, or they may be used for sending money to other parts of the world.

*Telegraphic, Cable or Mail Transfers of Money\*\** may also be arranged through your bank. The bank will send money by mail or telegraph to any part of Canada or the United States, or by mail or cable to any part of the world.

### *Receiving Money by Mail*

If money is sent to you by bank money order, draft, or telegraphic cable or mail transfer, it is desirable to take the document to your own bank for payment, even if it is drawn on another bank. If this is not convenient, you may take it to another bank but you must have a positive means of identification.

If a money order is sent to you when you are living in a small village where there is no bank, you can usually cash it at a store, post office, or railway ticket office.

---

\*See also "Taxation", p. 79.

\*\*See also "Telegrams", p. 83 and "Express", p. 28.



## *Travellers Cheques\**

As long as you are travelling about the country a safe and convenient way of carrying your money is in the form of travellers cheques which may be bought at your bank. They may be used much like cash in Canada and most other countries. When you buy travellers cheques you must sign each one in the presence of the clerk at the bank. Then, when you cash a cheque you must sign it once more in the presence of the cashier, who is thus able to compare the two signatures before issuing the money. Travellers cheques are therefore useless to the thief or finder if stolen or lost.

## *Safety Deposit Boxes*

Banks rent safety deposit boxes for a nominal charge. Securities, deeds, insurance policies, and other documents or small articles of value may be kept in this box as a safeguard against theft, fire, and other hazards. If you rent a box you are the only one who has access to it. The boxes are available during banking hours.

Where the number of securities is small and would not warrant the renting of a safety deposit box, safe-keeping facilities are available at all banks, the charge being calculated on the number and size of the pieces lodged.

## **Other Savings Banks**

While the great majority of Canadian savings deposits are in the chartered banks, deposits may also be made in other institutions which are operated by the Post Office,\*\* some of the provinces, co-operative credit unions, loan and trust companies.

---

\*See also "Express", p. 28.

\*\*See "Post Office", p. 67.

## **Bank of Canada**

You will notice that Canadian bank notes bear the name of the Bank of Canada. This is an institution operated by the government and is Canada's central bank. It does not transact business with the general public. Its functions include the issuance of bank notes and the control and regulation of credit and currency.

## **Loan Companies**

Large loan companies in Canada operate under government charter. Their principal function is the lending of money on first mortgage security.

As well as the large loan companies, there are four licensed small loan companies which have branches in many communities. They make loans, usually not exceeding \$500, on the promissory notes of the borrower, additionally secured in most cases by endorsements or chattel mortgages.

## **Buying a Business or a Farm**

### **Buying a Business**

Should you be interested in buying a business, it might be wise if you accepted employment in a similar enterprise for a short period beforehand so as to gain some experience in Canadian ways of operation.

When you feel you are ready to buy a business, and are in possession of some funds of your own, Settlement Officers of the Department of Citizenship and Immigration\* can be of definite assistance to you in many ways. The ones in your area are in personal contact with the local municipal authorities, Chambers of Commerce, and Boards of Trade, which are

---

\*See Appendix, p. 104.

often willing and able to help you. Settlement Officers can get you appointments with local officials and business men and supply information which you would otherwise find difficult to obtain. They are well informed on specific business opportunities available in their area, and can therefore suggest to you which ones might be worth investigating. The Settlement Officers will also be able to advise you which licences you will require to operate your business.\*

When you have found a business that looks like a promising investment it will be to your advantage to begin negotiations in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will also assist you in obtaining the services of a lawyer (or, in the Province of Quebec, a notary) to look after your legal interests. The expense involved will be worth while since you will then have assurance that all the legal requirements of the transaction have been properly met. Before committing yourself by signing any documents connected with the purchase, you must be quite sure that they are properly drawn up and meet with your complete approval. The Settlement Officer together with the lawyer or notary will be of great help in dealing with this and other matters pertaining to the transaction.

After you are in possession of your business, the Settlement Officer will be pleased to assist you further in such matters as the procurement of raw materials and the establishment of markets. (Note: In establishing a *new* business, you should follow in large measure the same procedure as outlined above.)

---

\*See "Licences and Permits", p. 43.



## **Buying a Farm**

If you intend to become settled on a farm of your own, it would be wise first to get one or more years' experience in Canadian farming methods by taking employment on a farm. When you feel ready to purchase a farm, and are in possession of some funds of your own, the Department of Citizenship and Immigration can be of great help to you through its experienced Settlement Officers.\*

Settlement Officers can give you information on such matters as farms available for sale or rent, soil analysis, evaluation of farms and suitable terms of purchase or rent; advice as to suitable crops, machinery, equipment and buildings, housing plans, marketing problems and many other matters of a similar nature.

When you have found a farm which suits your requirements, it will be to your advantage to begin negotiations only in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will be able to advise you on matters regarding farm credit. A number of federal and provincial government agencies are engaged in the assistance of agricultural settlement by means of farm loans, farm improvement loans and other aids.

In order to have the assurance that all the legal requirements connected with the purchase of your farm are being met, it is usually advisable to obtain the services of a lawyer (or, in the Province of Quebec, a notary). The Settlement Officer will be pleased to advise you on this matter.

---

\*See Appendix, p. 104.



NOTE: Do not hesitate to communicate with your nearest Immigration Office before taking any action that will affect your future settlement in this country. Settlement Officers are ready at all times to advise and to help you.

## **Buying Practice in Stores**

You will find that Canadian shops and stores have a great variety of goods for sale. Payment for purchases may be made in a number of ways, depending on the type and value of the goods you purchase, and on the policy of the store in this regard.

### **Payment in Cash**

Purchases in any store may be paid for in cash. Some stores, in fact, require that payment be made in cash. The latter include large grocery chain stores, so-called "five and ten cent" stores, and restaurants.

### **Payment by Cheque**

Many stores and shops will accept payment by cheque. If you have a bank account and you want to pay by cheque,\* the sales clerk will ask you for an identification paper on which your signature is shown, such as a passport or driver's licence. The signature on the cheque may then be compared with the one on the identification paper. You will also be asked to write your address on the cheque.

### **Buying on Credit**

The various ways of buying on credit are a convenient means of obtaining the use of household effects or other articles before you have paid for them in full. One method is the *charge account*,

---

\*See "Banking Practice", p. 5.

which gives you thirty days' interest-free credit. Under the charge account system, you buy, and at the end of the month you receive the bill, which you must pay in full within thirty days.

Another method of purchasing articles is the *instalment plan* which permits you to obtain the goods at once and spread out your payments over a considerable period of time. Articles obtained in this way remain the property of the seller, to whom you must make regular weekly or monthly payments, until the total price plus interest (usually called "carrying charge") has been paid. Before a sale on the instalment plan is made to you, you are usually required to make a "down payment" of ten or more per cent of the total price of the article. Furthermore, you are required to sign an agreement to abide by the conditions of payment. You will also find in many instances that the seller will want a considerable amount of personal information from you to make sure that you will be able to pay for your purchase.

Other methods of payment for goods bought on credit also exist, and are given different names by the various stores using them. The underlying principle of all these methods is that monthly payments are made by the customer to the store. Such payments entitle him to credit up to a fixed amount. An interest charge is made on most of these credit plans.

Some stores have an arrangement whereby you may open an account by depositing a certain amount of money, and you may thereafter at any time obtain goods up to the value of your deposit. This is really a method of prepayment, and it may also work like a savings account at a bank in that you may get interest paid on your deposit. As your account is

depleted by purchases, you make further deposits to keep the account up to the level at which you want it to be for further purchases.

Buying on credit is very convenient for anyone who finds it difficult to pay cash for certain articles and many Canadians make use of credit buying facilities. Buying on credit makes it possible to extend payments, which may be drawn from current earnings, over a period of weeks or months.

It is, however, entirely your responsibility not to commit more of your earnings to such weekly or monthly payments than you yourself know you can afford. You must not forget that the article you have purchased on the instalment plan is yours only when you have paid the full amount due on it, and that failure to make the payments agreed upon at the time of purchase entitles the seller to repossess the article.

## **Shopping Practice**

Shopping in Canada, you will find, presents no great difficulties. The majority of stores and shops are of the conventional type found elsewhere, with two exceptions. These are self-service stores and drug stores.

*Self-Service Stores*—These are mostly found in the larger cities and towns. The great majority are food stores in which articles are packaged and laid out on shelves. Each article is marked with its price, so that you know exactly what you will have to pay. From these articles you choose what you need, placing them in the wire basket or pushcart which is provided for you at the entrance of the store. When you have collected in your basket everything you wish to buy, you go to one of the cashiers located at the front of the store. The cashier adds up the total



cost of your purchases, and you pay in cash. Your purchases are then put in paper bags or boxes, and you take them home. Many self-service stores have a home delivery service which will deliver your purchases for a small charge.

*Drug Stores*—While drug stores in Canada perform the same type of service as chemists' shops in Europe, they also carry a wide range of merchandise such as toilet articles, photographic supplies, stationery supplies, ice cream, chocolates, cigarettes and soft drinks. Drug stores are located in every city and town, and in almost every village in Canada.

*Shopping Hours*—Shopping hours for stores in Canada vary from place to place, but in most instances business hours in the larger centres are from 9 a.m. to 5.30 p.m. or 6 p.m. Drugstores are usually open in the evenings, and some remain open on Sundays. In some centres, the larger grocery stores operate on a five-day week, being closed on one day in addition to Sundays.

*Mail Order Buying*—Many parts of Canada are thinly populated, and shopping is done in the small, rural "general store" of the nearest village. As the selection of goods for sale in these stores is limited, many Canadians make use of the mail order facilities offered by a number of department stores in the cities.

The department stores which run mail order businesses provide profusely illustrated catalogues in which the articles offered for sale are described. If you live in the country, the local post office, the rural mail courier, or your neighbour will probably be able to give you the address of the nearest mail order office to which you can apply for a catalogue by letter.



If you live near a larger town you will probably find there a mail order office of one of the department stores through which you can place an order. You may pay for your order either by cheque or money order, which you send to the store together with the order form, or you may pay for it when it is delivered to you by the postman\* or the express messenger.

Goods purchased by mail order may also be paid for through various credit plans as explained above. Furthermore, the catalogues of the mail order houses explain the credit facilities offered by them.

### **Better Business Bureaux**

There are in existence in Halifax, Quebec City, Montreal, Ottawa, Toronto, Winnipeg, and Vancouver, "Better Business Bureaux" whose purpose is to investigate, on request, cases of suspected dishonest business practices. If you live in or near one of these cities, and think that you have been the victim of such practices, do not hesitate to report it to the Better Business Bureau, which is listed in the telephone directory.

## **Churches**

CANADA is a land of many different denominations and religions. The church in which you have been accustomed to worship will in all probability be represented in this country. But if you have difficulty in finding a church of your own denomination, or one that closely corresponds with it, your fellow countrymen will be able to help you on this point. The Saturday edition of most city newspapers contains

---

\*See "Post Office", p. 67.

a page or two devoted to advertisements inserted by many of the churches, giving their denomination, location, and hours of worship.

You will find that the clergy in Canada are very ready to help you with your problems and glad to give you advice and guidance whenever you ask for it.

Connected with most churches are organizations which are concerned with welfare work, recreation and social activities. In the country the church often forms a flourishing social unit around which the life of the community revolves. In the cities as well, church activities play an important part in the lives of many people, young and old. In both town and country it is easy to join a church group and you will be given a very warm welcome.

## **Citizenship**

In order to become a Canadian citizen, an alien must meet certain requirements as laid down in the Canadian Citizenship Act. These requirements are:

- (1) He must have been legally admitted to Canada for permanent residence.
- (2) He must file a Declaration of Intention with the Clerk of the Court for the judicial district in which he lives, or with the Registrar of Canadian Citizenship, Ottawa. (The best way to find the office of the Clerk of the Court is to enquire from the local Municipal Authorities or to ask any local policeman). This Declaration is a statement made under oath that the person intends to become a Canadian citizen and to reside permanently in Canada. The Declaration may be filed *any time after arrival in Canada* provided the person filing the Declaration is 18 years old or more.

The husband or wife of a Canadian citizen residing in Canada is not required to file a Declaration of Intention.

- (3) He must have his place of domicile for five years in Canada from the date of permanent admission.

*Note:* The wife of a Canadian citizen who lives in Canada with her husband is only required to have one year of residence in Canada immediately before the date of her application.

- (4) He must file an Application for Citizenship with the Clerk of the Court for the judicial district where he lives. This can be done after the requirements outlined in 1, 2 and 3 above have been met, provided the applicant is 21 years of age or more.
- (5) He must appear for examination before the Court. At this examination, the applicant must satisfy the Court that he is of good character; that he has an adequate knowledge of the English or French language; and that he has an adequate knowledge of the responsibilities and privileges of Canadian citizenship.

If the application is approved by the Court and a Certificate of Citizenship is granted by the Minister of Citizenship and Immigration, the applicant will be called to appear before the Court to fulfil the final requirement—

- (6) He must take an Oath of Allegiance to Her Majesty the Queen. At the same time a Declaration of Renunciation of foreign nationality is made in writing.



The Certificate of Canadian Citizenship is then presented to the applicant by the Court. He is now a Canadian citizen.

There are two important points to be noted concerning the Declaration of Intention and the Application for Citizenship. These are: (1) an Application for Citizenship *must be filed within six years* after the Declaration of Intention has been filed. If this is not done a new Declaration of Intention must be filed; (2) an Application for Citizenship cannot be filed until *one year after* the Declaration of Intention has been filed.

Since there must be at least one year between the date of the Declaration of Intention and the Application for Citizenship, it is important that the Declaration of Intention be filed as soon as possible.

*Note re British Subjects*—A British subject applying for Canadian citizenship is not required to file a Declaration of Intention, nor is he required, except under certain circumstances, to appear for examination before the Court. The Application for Citizenship may be filed with the Registrar of Canadian Citizenship, Ottawa, Ontario, after the applicant has had his place of domicile in Canada for at least five years from the date of permanent admission. He must be 21 years of age or more.

The above outline is merely a brief statement of the general requirements for Canadian citizenship. Further information concerning any specific case may be obtained from the Clerk of the Court for the district where the applicant resides, or from the Registrar of Canadian Citizenship, Ottawa, Ontario.

---

In federal elections, all Canadian citizens or other British subjects, men and women, who have attained the age of 21 years, may vote if they have been ordinarily resident in Canada for 12 months prior to



polling day and ordinarily resident in the electoral district on the date of the issue of the writ ordering such an election.

Qualifications for voting in provincial and municipal elections vary between provinces and municipalities. If you wish to obtain information on this subject, you may consult your local municipal clerk.

## **Education**

ELEMENTARY and secondary education in Canada is free, and compulsory up to age 14. In the urban areas of some provinces the school-leaving age is 16.

Each province has control over its own educational system. There is no federal department of education. Although this makes for certain provincial differences, the general plan is the same for all provinces.

### **Starting School**

Schools usually open early in September and close in the latter part of June. There are short holidays at Christmas and Easter and a long holiday during the hot summer months of July and August.

If you have a child of school age you will want to get him started at school as soon as you become settled in Canada.

The best thing to do is to make enquiries at the school which is closest to your place of residence. The teaching staff will be very helpful and glad to give you information and advice.

### **Elementary Schools**

There are 8 grades in the elementary schools which are usually called public schools. Children usually begin school at age 6 or 7 and in most cases complete

the elementary grades at age 13 to 15. In most cities and in some smaller centres there are kindergarten classes for 5-year-old children and a few for 4-year-olds.

Seven grades comprise the elementary or primary division of the system of education in Quebec. Children begin school at age 6. The general practice is to keep the education of boys and girls separate. From an early age boys follow different programmes of studies than those laid down for girls although each programme is sufficiently varied to cover all needs.

## **Secondary Schools**

The secondary or high school course extends over 4 years, from grades 9 to 12 (5 years to grade 13 in British Columbia and Ontario).

A pupil entering high school may follow an academic course leading to the university, the teacher-training school or nurse-training school; or he may take a technical, commercial, or agricultural course.

In some places high schools offer both academic and technical or commercial training. In others, particularly the larger centres, there are special technical and commercial high schools. Agricultural training is provided in special agricultural schools and in many rural high schools.

Under the educational system of Quebec a boy has several choices after he leaves the primary division. He may enter a classical college for an 8-year course leading to university; or he may pass through any one of 5 sections of the complementary and superior divisions—general, scientific, industrial, commercial, agricultural. The first 3 are 5-year courses, the others shorter.

At the end of the primary division a girl in Quebec also has several choices. These are: a general 5-year course leading to teacher-training school; a 3-year household science course; a 4-year commercial course; a 2-year domestic arts course; or she may enter a classical college leading to university.

In Quebec there are a considerable number of specialized schools of agriculture, household science, arts and trades, in addition to ordinary technical schools.

### **Private Schools**

Private schools have been established in all the provinces but their enrolment is not large in comparison with that of the public schools. They are financed largely from fees, legacies, gifts, or by religious orders. The course of study is very much the same as that followed in public elementary and secondary schools. In most provinces there is some form of inspection or regulation by the provincial department of education.

### **Advanced Technical Schools**

In Alberta, Manitoba, Ontario and Quebec there are technical schools at the junior college level. These include institutes of technology and art, graphic arts, fine arts, mining, textiles, and paper making.

### **Agricultural Colleges**

All provinces with the exception of Newfoundland, Prince Edward Island, and New Brunswick provide facilities for training in agricultural science at university level. In some provinces separate agricultural colleges have been established; in others instruction is offered by the agricultural faculty of the provincial university.



## **Universities and Colleges**

In every province there is at least one university or college. Courses available include those in commerce, science, engineering, law, medicine, education, and all branches of arts.

Scholarships and other awards are available to students with a good academic record. At most universities loan funds have also been established to help deserving students. If you are interested in obtaining further information about financial help to students, you should apply to the Registrar of any university.

Another means of helping to finance a university education is by summer employment. Many Canadian students obtain temporary work during the long summer holidays (the beginning or middle of May to the end of September) and in this way gain experience and money with which to carry on their university course.

## **Adult Education**

Many educational opportunities are open to adults whether they live in rural or urban areas. Some of these are mentioned briefly below.

Evening classes are held at technical or academic high schools in the larger centres during the school term. A wide variety of subjects is offered, both cultural and practical. You may be charged a small registration fee which is usually returned to you at the end of the year if you attend a certain proportion of the classes. If you enquire at any high school you will receive further information on this subject.

Evening classes are also provided by the extension departments of the universities at a moderate fee. Information about these classes may be obtained at the Registrar's office of any university.



Other extension services provided by the universities include correspondence and summer school courses.

In rural areas educational projects include: short courses given by itinerant instructors in agriculture or home economics; community centres in which discussion is often based on film or radio programmes; and folk schools to which people may come for a few weeks of study and recreation.

## **Emergencies**

It is always wise to be prepared for any eventuality. Accidents or other emergencies may arise that require the assistance of trained and qualified persons. For that reason, you should know how to call for medical assistance, for the fire department, or the police department.

Use the telephone, if one is available, to obtain help. If you do not know the telephone number of any of the above named services, ask the telephone operator for the one you need.

*On a dial type telephone, to call the operator, lift the receiver and dial "O"; on a manual telephone, lift the receiver and wait until the operator answers; on a rural magneto telephone, push button and turn crank briskly, then lift the receiver and wait for the operator to answer.*

## **How to Call for Medical Assistance**

In case of a serious accident or other medical emergency, you may ask the telephone operator to get a doctor for you. Be sure to state that it is an emergency, and give the exact address or location of the accident.

In larger cities, in the case of all serious accidents, you may call upon the fire department for assistance. The Emergency Car will then be dispatched to render first aid, and if necessary, take the patient to the hospital.

In smaller centres, where no Emergency Cars are available, the police may be called and will give first aid as well as take the patient to the hospital if that should be necessary.

In rural areas, your neighbours will probably be able to give assistance more quickly than anyone else, but as in most other places, a doctor can usually be called by telephone.

*When telephoning for assistance in case of an accident, you should be sure to state that this is an emergency call, and give the exact location of the mishap.*

### **How to Turn in a Fire Alarm**

Turn in a fire alarm by *telephone* if possible. The telephone number of the fire department may be found on the cover, or first page of the telephone directory, or you may call the telephone operator (see above). Clearly state the location of the fire: HOUSE NUMBER, STREET, and NEAREST CROSS STREET.

In cities and large towns, you can also turn in a fire alarm by means of a *Fire Alarm Box*. Fire Alarm Boxes are located on many street corners, usually on telegraph poles. These boxes are about a foot square, installed at eye level and they are *painted red*. There are various types of fire alarm boxes in use throughout Canada. The most common type is operated as follows: To sound a fire alarm, pull open the cover on the front of the box, and press down the lever

which is to be found inside. Press the lever only once. You should then wait at the fire alarm box until a fire truck arrives, to give the firemen the location of the fire.

If you live in the country and have no telephone, call upon your neighbours for assistance.

### **How to Obtain Police Assistance**

In the case of a break-in or other troubles involving a breach of the law, as well as for accidents in the street or on the highway, do not hesitate to call the police. The police in Canada are generally regarded as friends to those in need of help. In cities and towns, it is the municipal police that you should contact if the need arises. In rural districts and in small villages, the Royal Canadian Mounted Police are responsible for the preservation of law and order, except in the provinces of Ontario and Quebec, where there are Provincial Police. You can always get in touch with the police by calling the telephone operator who will connect you with the nearest police station.

### **Express and Freight**

ARTICLES for shipment anywhere in Canada or abroad may be sent by parcel post, express, or freight.

Parcel post is for small parcels up to 25 pounds in Canada. You will find further information on this subject if you look under "Post Office", on p. 65.

Articles that are too heavy for parcel post may be shipped either by express or freight. Express service is faster and more expensive than freight. There is no limitation on size and weight but because of the fairly high rates, it is customary to send smaller articles by express; large, bulky articles by freight.



## Express

Goods for shipping by express may be sent either by train or by air. Express companies generally operate as subsidiaries or departments of the railways and also handle express for airlines. Their offices are usually located in a railway station. In the cities railway ticket offices also contain an express department.

You will find the telephone numbers of the express companies by looking in the telephone directory under Canadian National Express or Canadian Pacific Express, or in the "yellow pages" under "Express Service". If you are living in a larger centre and wish to send a parcel by express, just telephone to one of the companies. A truck will be sent to your house to collect the parcel. In small towns and villages, you must take the parcel to the nearest railway station for shipment.

*Sending Money Away\**—The Canadian Pacific and Canadian National Express Companies issue money orders, which may be cashed in Canada or abroad, and also send money abroad by cable, air mail or surface mail.

Money orders for any amount up to \$100 may be bought at all express offices. They are payable in Canada at the express or ticket offices of either railway or at any bank. Money orders which are sent abroad may be cashed at any bank.

The express companies also sell special food money orders which may be exchanged for food in the United Kingdom and Europe.

*Travellers Cheques*—The Canadian Pacific Express issues its own travellers cheques. The Canadian National Express sells American Express travellers cheques. For complete details on travellers cheques, see "Banking Practice", p. 9.

---

\*See also "Banking Practice", p. 7, and "Post Office", p. 67.



## **Freight**

Freight may be shipped by rail, road, air or water.

*Railway Freight* rates are based on mileage. If you wish to send goods by this means, enquire at the freight office of one of the railways. These offices are usually located in railway stations.

*Trucking Companies* offer a means of transporting heavy bulk commodities or household furnishings from one place to another by road. They will collect the goods from your house or place of business and deliver right to the final destination. It is not necessary to pack or crate any of the large articles. The companies themselves usually undertake to pack small articles, such as china and glassware.

To find the names of the various transport firms look in the "yellow pages" of your telephone directory under "Transport Service".

Many trucking companies also operate local moving vans which will move your household furnishings from one part of a city or town to another.

*Air Freight* is usually referred to as air cargo. For information regarding rates, weight limitation, and other matters, consult the office of the Canadian National Express or the Canadian Pacific Express, or the office of the airline concerned.

*Water Freight* offers a means of transporting goods by ship between many ports along the coasts or on the St. Lawrence-Great Lakes waterway. For further information enquire at the office of one of the steamship companies that operate ships in coastal waters or on the inland waterways. Such offices are to be found in most ports.

## **Fire-Arms**

THE possession of fire-arms is regulated by federal statute. All residents of Canada are allowed to own rifles and shotguns and do not need a permit for such ownership. Should you own a rifle or shotgun and intend to go hunting, however, you must comply with the game regulations of the province in which you propose to hunt. This includes possession of a licence. Information on this matter is obtainable from the local county clerk, sports shops and game wardens.

Should you own or purchase a pistol or revolver, you must register the weapon with the local police department at once. Registration does NOT entitle you to carry the weapon on your person. It permits you to keep it only in your home or in your place of business.

In order to be allowed to carry a pistol or revolver outside your home or place of business, you must obtain a special permit from the Provincial Police in Ontario and Quebec, or from the Royal Canadian Mounted Police in all the other provinces. It is a criminal offence to carry pistols and revolvers without such a permit.

## **Housing**

THE demand for housing in Canada for the last decade or more has been greater than the supply. At the present time, although building has been going on at a rapid rate, the housing shortage is still manifested by high prices. Increased costs of labour and materials have added to the high cost of housing both for rent and for sale. Rents and sale prices vary of course from area to area, depending on the quality of the housing and the local demand. Thus you will

find that in heavily populated areas, you will have to pay much more for your housing than will be the case in quiet rural towns and villages.

### **Steps to Take in Renting a Room, Apartment or House**

As soon as possible after your arrival in Canada, you will probably want to rent a room, an apartment or a house. In the cities and towns, you will find that the classified advertisements in the local newspapers list considerable numbers of furnished and unfurnished rooms, apartments and houses for rent. Furthermore, many people who have rooms for rent put up a sign to this effect so that you may be able to find accommodation by walking around the district in which you would like to live, and inspecting the rooms offered for rent.

When you rent a room, you will usually have to pay the rent in advance, either weekly or monthly. No written agreement between yourself and the landlord is required. If you pay weekly, and you want to move somewhere else, you must give your landlord one week's notice that you intend to leave. When monthly payments are made, it is usual to give a month's notice before the first of the month. Should your landlord want you to vacate your room, he must give you six months' notice providing you have been paying your rent on time and you have been a good tenant.

*Rent Controls* are in effect in a number of regions. If you live in an area where rent controls are in effect and you are in doubt about the fairness of the rent you are being charged, you may enquire at your local post office for the address of the rent control office. You should write to this office, stating the rent you are being charged, and your address. The rent control authorities will then inform you whether or



not you are being charged the legal amount of rent. Should you be overcharged, the authorities will take steps to correct the matter.

In many instances, "room and board" or "room and light housekeeping privileges" are offered. The term "room and board" means that in addition to being supplied with a room, you will also receive one or more meals per day. The term "light housekeeping privileges" means that you are allowed to cook light meals in your room, which in such a case may be equipped with a hot-plate. If "kitchen privileges" are offered together with a room, you will be allowed limited use of the landlord's kitchen.

If an apartment or a house is rented on a monthly basis, no written agreement is required. It is much more usual to rent apartments and houses for one, two, or three years, however, in which case a document called a "lease" is signed by the tenants and the landlord. The lease is a written agreement stating the amount of the rent which will be paid by the tenant per year in monthly instalments, as well as the rights and duties assumed both by him and the landlord in respect to the accommodation to be occupied. Should you wish to leave such accommodation before the expiration of the lease, you may do so only with the agreement of the landlord. Should the lease state, or the landlord agree, however, that you may sublet your accommodation, you may turn it over to someone else who will thereafter pay the rent directly to the landlord for the duration of the lease.

## **Building a House**

Should you be interested in building a house, you will probably want to borrow money on a long-term basis. Under the National Housing Act, facilities are available by which you may be able to obtain a



mortgage loan from any of the authorized corporate lending institutions, which include life insurance companies and some trust and loan companies. The conditions for such loans are laid down by the National Housing Act, which has as its purpose the "improvement of housing and living conditions" in this country. The Act is administered by the Central Mortgage and Housing Corporation (C.M.H.C.), an agency of the Federal Government.

In order to obtain a National Housing Act mortgage loan, you must be at least 21 years old, have an income sufficient to repay the loan (monthly payments of principal, interest, taxes, and certain other charges), and be able to provide a specified down payment. Furthermore, the house you plan to build must comply with the specifications laid down by the corporation. If you plan to build, it would be to your advantage to get in touch with the local representative of C.M.H.C. (for the address, consult the telephone directory), or you may write to the Central Mortgage and Housing Corporation, Ottawa, Ontario. Either source will supply you with information regarding loans, approved housing plans and building specifications.

In many cities and towns, building standards are established by the municipality and building permits are required before you can commence construction.\* You should therefore enquire at the office of the municipal clerk whether a building permit is necessary. Furthermore, there are building restrictions in many areas which determine the type and the minimum cost of buildings which may be erected. Information on this subject may also be obtained from the municipal clerk.

---

\*See "Licences and Permits", p. 43.

## **Buying a House**

If you are interested in buying a house, you can do so either through a real estate agent or directly from the owner of the property. Most owners who wish to sell their houses arrange for real estate agents to find buyers, and agree to pay these agents a certain percentage of the sale price for their services.

You will find a column of "Houses for Sale" in the classified advertisements of all newspapers, or you may go to the real estate agencies and ask to see the houses which they have listed for sale.

When you have found the house you wish to buy, it is wise to retain the services of your own lawyer (in the Province of Quebec, a notary) before you sign any written commitment. He will look after your interests and help you with the buying procedure. A real estate transaction involves a document called either the "Offer to Purchase" or "Agreement for Sale" which lays down the terms of the sale, terms which both buyer and seller accept by signing the document. Before signing such a document yourself, you must be quite sure that the terms are all agreeable to you, for once signed, the document is legally binding.

At the same time as you sign this document, you have to give a deposit on the purchase to the real estate agent or to your lawyer. This deposit will not be given to the seller until your lawyer has searched the title of the property and has gone through the various other formalities required. When the sale is completed, the deposit forms part of your payment to the seller. After all the conditions of the sale have been met, you will require the "Deed", which is a document conveying full title to the property.

## **Insurance**

THE purpose of insurance is financial protection in the face of such hazards as fire, theft, accident, illness or death. Financial protection by insurance operates on a very simple principle. It spreads the actual losses of the few among the many who desire protection.

Insurance in Canada is regulated by federal and provincial statutes so as to safeguard the interests of the general public. Insurance companies must obtain Dominion or Provincial charters before being allowed to operate, and their financial position is checked regularly by government authorities. Most insurance companies have Dominion charters, which enable them to do business throughout Canada. Insurance companies which have only Provincial charters can do business solely in the province in which they are chartered.

### **Fire Insurance**

Insurance against loss by fire is available on both commercial and residential buildings and their contents such as furniture, personal effects and commercial stocks. Contents are only covered while in the particular building designated in the insurance policy. Fire insurance also gives protection against loss through lightning, and may be extended to cover windstorms, hail and other risks. Rates are generally reasonable, but vary according to the location of the property and the availability of fire-fighting services.

### **Floater Insurance**

This is another type of insurance, covering household furniture and personal effects of every description. Floater insurance provides protection against



fire, loss and theft of such property regardless of its location within Canada. Should any of the insured property be lost, damaged, or destroyed, the insurance company will reimburse the owner in cash to the value of the property, or up to the amount of the value of the insurance carried.

## **Burglary, Robbery and Theft Insurance**

A further type of property insurance offers protection against loss through burglary, robbery and theft. This applies to the contents of both residential and business premises.

## **Automobile Insurance**

Anyone owning an automobile should protect himself and the public from financial loss through automobile accidents. If you are driving your automobile, and become involved in an accident resulting in injury or property damage to others, attempts may be made to claim compensation from you. *Public Liability Insurance* and *Property Damage Insurance* will pay for such claims up to the amount of the insurance carried, if it is found that the responsibility for the accident rested with you. These two types of insurance are the most important kind for the owner of an automobile to have. In some of the provinces such insurance is compulsory.

*Collision Insurance* will protect you from some of the costs arising out of damage to your own automobile caused by collisions, whether or not through your own fault. This type of insurance is sold on a "deductible" basis, which means that from the amount of your repair bill certain sums ranging from \$25 to \$250 are deductible and have to be paid by yourself. The rest of the bill is paid by the insurance company. These deductible figures vary with the



amount of the premium you pay to the insurance company. Should you, for example, have "\$50 deductible collision insurance", and you have collision damage of \$125, you will have to pay \$50, while the insurance company pays \$75.

Insurance against fire, theft and other hazards to which an automobile is subject, is also available. In addition you can insure yourself and your passengers against injury arising out of automobile accidents.

## **Life Insurance**

Life insurance provides protection against financial loss arising out of the death of the insured. When you buy a life insurance policy, you pay a sum of money called a premium at regular intervals to a life insurance company, which pays to your beneficiaries on your death the amount of money indicated in the policy purchased. The insurance money may be paid either in a lump sum or in monthly instalments, depending on the wishes of the insured.

There are four principal types of life insurance policies. These are "ordinary life insurance," "limited payment life insurance", "term insurance", and "annuity insurance".

*Ordinary Life Insurance* will pay the insured person's heirs a specified amount of money upon his death regardless of when this eventuality may occur. The insured person can pay regular premiums either as long as he lives, or alternatively, cease payments after a period and take instead a "paid up policy" for an amount less than the original face value of the policy. A "paid up policy" is one for which no further payments have to be made. A further alternative is the right to surrender the policy in return for the present cash value. This cash value is a credit balance in favour of the insured, which

grows with the number of premiums paid. On the basis of the cash value of his life insurance, an insured person can obtain loans of money up to the amount of the cash value from the insurance company at a rate of interest determined by the company.

*Limited Payment Life Insurance* is exactly the same as the above, but instead of paying premiums throughout life, the insured pays them for a specified length of time, when the policy is considered to be "paid up".

*Term Insurance* will provide the same death benefits as ordinary life insurance, but protection is for a limited period of time only. Premium payments are much lower, and no cash value is built up nor can loans be obtained against it. It is common for these policies to have a clause permitting conversion into other forms of life insurance.

*Annuity Insurance* gives protection in the same way as other life insurance in the case of the death of the insured person prior to retirement age. At retirement age, however, the holder of such a policy may take the cash value of the policy in a lump sum, or he may take the benefits in the form of a monthly income for the rest of his life.

When buying life insurance, you will normally find that you have to pass a medical examination which is paid for by the insurance company.

## **Canadian Government Annuities**

You may buy Canadian Government annuities for cash or by instalments from current savings out of your regular income during the productive years of your life. These annuities will guarantee a fixed

annual income to you. Payment of the annuity ordinarily begins when you are no longer able to earn a living because of old age, and continues as long as you live.

Anyone living in Canada is eligible to buy Canadian Government annuities. You may also buy an annuity for a child provided that it has reached the age of five years. If a person having an annuity dies before the annuity commences to pay the income, the money already paid is refunded to his heirs, together with compound interest.

Further information on the purchase of Canadian Government annuities may be obtained from your local post office.

## **How to Buy Insurance**

If you are interested in buying insurance of one kind or another, you can find the addresses and telephone numbers of local insurance brokers in the "yellow pages" of the telephone directory.

Provincial insurance plans are operated by government agencies in Saskatchewan and Alberta. For further information regarding the insurance services provided by the agencies of these two provinces, you should write to:

The Superintendent of Insurance,  
Insurance Branch,  
Department of the Provincial Secretary,  
Regina, Saskatchewan.

or

The Superintendent of Insurance,  
Department of the Provincial Secretary,  
Edmonton, Alberta.



## **Language and Citizenship Classes**

IF YOU do not know either English or French, it is very important that you learn one of these official languages of Canada as soon as possible.

Language classes are available in most centres across Canada. As a rule, they are held in school buildings in the evenings. A small registration fee is usually charged which may be returned to you if you attend most of the classes.

The best way to find out where the language classes are being held is to enquire at the local school board or at any school in your neighbourhood. Voluntary organizations and church groups may also be able to supply you with this information.

Language classes are usually combined with instruction in citizenship. That is, you will learn something about such aspects of Canada as its customs, history, geography, and government.

The first year of instruction in language and citizenship is followed by more advanced classes in the second year. In some places a still more advanced course is given in the third year.

Those who settle in isolated areas where classes are not provided may obtain self-teaching materials by writing to the provincial departments of education or to the Canadian Citizenship Branch, Department of Citizenship and Immigration, Ottawa. There is no charge for these materials.

## **Legal Services**

### **How to Obtain Legal Help**

Certain major transactions, involving legal documents, are best completed with the aid of a lawyer (in Quebec Province, a notary). It is therefore advisable that you consult a lawyer or notary before



engaging in any legal undertaking, such as buying a house or business, letting or accepting contracts, or drawing up a will. The advice and assistance of a lawyer or notary in such transactions will do much to protect your interests.

Different types of legal service are given by lawyers and other legal officials. Lawyers deal with court cases and act as legal advisers. In Canada, they are usually both barristers and solicitors. Notaries public, in all provinces except Quebec, are empowered to attest the validity of certain sworn documents or statements by official seal. In Quebec, this is the task of Commissioners for Oaths, while notaries in this province perform many of the functions carried out by lawyers in the other provinces.

Notaries in Quebec Province deal with the drafting and registering of various documents dealing with civil law matters such as sales of land and wills. They also investigate and affirm the authenticity of the contents of such documents.

Should you be in need of legal advice, you may find a lawyer or notary by consulting the "yellow pages" of the telephone directory.

## **Making a Will**

A will or testament is a document made by a person in which that person states how his property shall be distributed after his death and who is to look after his estate. All persons who are 21 years old, of sound mind, and who own any real or personal property such as a home, business, jewelry, cash or stocks and bonds are advised to make a will. On the death of a person without a will, all his property both real and personal is distributed according to the law of the province in which he was domiciled. The procedure in

such a case is rather complicated, and in some cases the costs may be considerably higher than they would be if a will had been made.

There is some variety in the form of wills acceptable in the various provinces. One of these forms, however, the will in the "English form", is recognized in the whole of Canada. This document must be signed by the person making the will in the presence of two witnesses. Anyone may draw up a will but it is strongly recommended that if you have no legal training you should not draw up your own will unless it is of a very simple nature. A lawyer or a notary should be consulted if you wish to make a will. They charge only a moderate fee for this service.

## **Libraries**

THERE is a public library in most cities and towns of Canada. Many of the large cities have established branches of the main library in various districts.

In the larger centres books may be borrowed from the library on presentation of a library card. The procedure for obtaining a card is simple. You should go to the library in person and indicate your wish to become a member. If your name does not appear in the city directory, the librarian will ask you for the names of two people who know you and whose names are listed in the directory. A library card will then be issued to you. In some places there is a nominal charge for the card, usually 10 cents. If you live outside the city limits in a metropolitan area the charge is a little higher, usually \$1.00.

In small places there is often an annual library membership fee, usually \$1.00.

Many public libraries in the larger centres contain special sections for films and phonograph records. These may be borrowed for a limited period of time at a small charge.

In addition to public libraries there are libraries of other types in some urban centres. These include lending libraries, which are often located in book shops or department stores and which lend books for a few cents a day; and specialized libraries in commercial and educational institutions. In communities where there is a university, the facilities of the university library are available to research students.

In rural areas the public library service is gradually being expanded. In several provinces a system of regional libraries covers a fairly large area. Under this system the main library of a certain region is established in a fair-sized town. Branches of this library are set up in smaller communities in the region. And from the branch libraries motor vans carrying books, or "bookmobiles", bring the service of the library to the doorstep of outlying farms.

## **Licences and Permits**

PERSONS engaging in activities which in one way or another involve the welfare of the general public, often require licences issued by public authorities and professional associations.

The following are some of the licences most frequently needed:

### **Building Permits**

In many municipalities, building permits are required before anyone is allowed to erect or alter a building. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the



respective provincial building code, or both. Information on this matter may be obtained at the office of the municipal clerk in the community in which you plan to build.

### **Motor Vehicle Operators' Licences**

In order to drive a car, truck, or motorcycle, whether it be your own or someone else's, you must have a motor vehicle operator's licence. These licences are obtainable from the offices of the various provincial government departments in charge of motor vehicle registration. Such offices are located in all cities and in most towns. If you live in a rural area, the local postmaster or mail courier will be able to inform you where licences are obtainable. Every person applying for the first time for a motor vehicle operator's licence must pass a driving test before being issued with such a licence.

Should you want to drive for others and receive remuneration for this service, you will have to get a chauffeur's licence. These licences are issued subject to more rigorous tests than those for the ordinary operators' licences. Both types of licence are valid only for the year for which they are issued, and must be renewed on or before the date of expiration.

### **Motor Vehicle Ownership Permits**

All owners of motor vehicles must obtain ownership permits before being allowed to operate such vehicles. Permits are obtainable from the same source as motor vehicle operators' licences, and are valid only for the year of issue. They must be renewed on or before the date of expiration.

When purchasing a vehicle for which a permit has already been issued, the transfer of ownership must be registered with the provincial authorities in charge



of motor vehicle registration. This may be done in the same office in which vehicle ownership permits are sold.

### **Bicycle Licences**

In many cities, towns and villages, local authorities require the registration of bicycles. The local police perform this duty, and issue a numbered licence plate which must be attached to the bicycle in a position usually determined by by-law. Before a licence plate is issued by the police, a bicycle must have a minimum of traffic safety devices.

### **Dog Licences**

Many municipalities in Canada require the owners of dogs to register their pets and obtain licences for them. If you are the owner of a dog, you are therefore advised to enquire at the office of the municipal clerk whether dog licences are obligatory.

### **Fire-Arms Licences**

See section entitled "Fire-Arms", p. 30.

### **Fishing and Hunting Licences**

If you are a resident of Ontario, Nova Scotia, or Manitoba, you will not be required to have a fishing licence when fishing in your own province. In all other provinces, licences are required for residents and non-residents alike.

Hunting licences are required in all provinces. Both hunting and fishing licences may be obtained from game wardens, sports shops and other licensed vendors in areas where hunting and fishing are major sports.

It is of the greatest importance for anyone who wants to hunt or fish to know the game and fishing laws, open seasons, and bag limits applicable in the province in which he intends to pursue these sports. Failure to have a licence where required, and disregard of the laws may lead to confiscation of equipment and heavier penalties. Fishing and hunting regulations may be obtained from the same sources as the licences.

### **Liquor Licences**

See section entitled "Spirits, Wine and Beer", p. 77.

### **Marriage Licences**

Regulations regarding marriage vary from province to province. In some instances a marriage licence is required. Information concerning such licences may be obtained from the clerk of the municipality in which you reside or from your minister of religion. Civil marriage may be entered into only in Ontario, Manitoba, Saskatchewan, and British Columbia. In all other provinces a religious ceremony is required.

### **Professional Licences**

See section entitled "Making a Living", p. 48.

### **Radio and Television Licences**

No licences are required to own or operate radio and television receivers. Licences issued by the Department of Transport are necessary to operate radio or television transmitters. In order to qualify for such a licence, one must be a Canadian citizen or other British subject.

## **Shop and Business Licences**

In order to establish or operate a business or shop, it is usually obligatory for you first to obtain a licence from the city, town, or municipality in which you plan to establish yourself. Before a licence is granted the business may be required to comply with certain regulations which are designed to protect the health, safety and well-being of the community. Furthermore, certain types of business also require licences issued by provincial governments, while others require permits issued by trade or craft associations. Regulations vary from place to place and from province to province. For detailed information on this matter, you should therefore apply to the nearest office of the National Employment Service, or to the clerk of the municipality.

## **Trade Licences**

In most parts of Canada, tradesmen such as barbers, plumbers, electricians and motor mechanics are required to obtain a permit or permits before being allowed to practise their trade. Regulations vary from place to place and from province to province. Furthermore, trade unions and associations frequently exercise some control over the admission of new members to their trades. Qualification through examinations may be demanded by provincial authorities, local governments, and trade unions or associations.

If you are a skilled tradesman, it is therefore advisable for you to obtain detailed information regarding this subject from the nearest office of the National Employment Service, or from the clerk of the municipality in which you plan to engage in your trade.

# Making a Living

## Employment

If the Canadian Immigration Officials overseas indicated that, for placement in a job, you should go either to the Settlement Service of the Department of Citizenship and Immigration,\* or to the National Employment Service operated by the Government of Canada, it is important that you should follow their instructions. The agency to which you were directed will see to it that you obtain employment.

Should you have accepted financial assistance from the Canadian Government for passage to Canada, you are obliged to comply with the undertaking which you signed before your departure. The undertaking states that *you must remain in the specified class of employment for a period of one year and for any further period, until you have repaid the Assisted Passage Loan in full.* After having repaid the loan, you will receive a special card issued by the Department of Citizenship and Immigration, which will serve as proof that you have repaid your loan and which may be of considerable help to you in establishing credit with business firms.\*\*

Should you be looking for employment in the future, or should the Immigration Officials overseas not have indicated a placement agency to you, you may obtain the assistance of either the Settlement Service of the Department of Citizenship and Immigration,\* or the National Employment Service. The Settlement Service is concerned with finding employment for immigrants and its highly qualified and

---

\*See Appendix, p. 104.

\*\*See "Buying Practice in Stores", p. 13.



experienced officials will also give assistance to those wishing to establish themselves on a farm or in business.

The National Employment Service (N.E.S.) has 190 employment offices located throughout Canada. In almost every city and town there is an office of this agency, where job vacancies are filed by employers in need of workers.

The N.E.S. deals with the placement of applicants for all classes of skilled, semi-skilled and unskilled occupations, as well as for executive and professional positions. In all local offices there is one Executive and Professional Employment Officer handling positions of this type.

When you are looking for employment, the N.E.S. will try to match your skills and abilities with those required for available jobs. Many applicants are sent to jobs immediately, others must wait until the type of work for which they are suited is available. If there should be no vacancy in the type of employment for which you are especially trained, employment may be found in some other field which will at least enable you to earn a livelihood. Meanwhile, you can watch for other opportunities, and the N.E.S. will keep you informed in case an opening should appear in your chosen field of employment.

The columns of classified advertising in the newspapers may also prove useful to you in finding employment opportunities of all sorts, or you may visit the personnel offices of local industries or businesses and enquire there about job vacancies.

Seasonal unemployment occurs regularly in some industries in this country. Thus the shipping industry on the Great Lakes ceases to operate with the arrival of winter, the building industry is greatly retarded by the cold weather, and many types of farming are brought to a halt. At the same time, however, some

industries have their peaks of employment in the winter months. The most important of these is the lumber industry.

To those engaged in occupations where seasonal unemployment occurs, the various methods of finding employment mentioned above are especially useful. With the assistance of the N.E.S., seasonal workers may find steady employment, for example, in the lumber camps in winter and on the Great Lakes ships in summer.

When applying for a position, you should take with you documents showing proof of apprenticeship and experience, as these will be of great assistance to you in obtaining employment.

### **Opportunities for Advancement**

*Apprenticeship*, which is governed by provincial laws, provides for training in various skilled occupations both on and off the job. The usual minimum age for apprenticeship is 16, while in some provinces there is a maximum age for admission. Educational requirements vary. The occupations covered by apprenticeship laws are not the same in all provinces. The group most generally included is that of motor vehicle mechanics and skilled construction craftsmen, such as carpenters, bricklayers, stone masons, plasterers, painters, plumbers, and electricians. In some provinces barbers, machinists, hairdressers, blacksmiths, welders, and tailors are also apprenticed. The labour unions in the skilled printing trades have provision for apprenticeship training, and many of the large employers, such as the two railway systems, have apprenticeship or other training programmes.

The average period of apprenticeship is four years, but there are some variations. Most of the provinces co-operate in the apprenticeship training programme

through their Departments of Education, which provide for formal instruction, including practical work, in classes or by correspondence. In addition, an increasing number of very large industrial firms provide formal instruction in theoretical subjects, subjects related to the industry concerned, as well as shop practice.

*Vocational Training*, both in the daytime and in the evening, is available in larger centres at vocational and trade schools and technical institutes maintained by local and provincial educational authorities with financial assistance from both federal and provincial governments. Usually a nominal fee is charged for such training.

If you are interested in improving your skills or if you wish to learn a new trade through the vocational training courses offered by the vocational and trade schools in your community, you may get the addresses of such schools from the local Board of Education or the National Employment Service office.

*Vocational Guidance*—Should you need some assistance in deciding what occupation to follow, you may ask the Placement Officer at the local office of the National Employment Service or the Guidance Officer in the local vocational school for advice.

A series of pamphlets is available free, on request, from the Economics and Research Branch, Department of Labour, Ottawa, Ontario, dealing with "Canadian Occupations". These pamphlets are printed in English and French, and describe in some detail the advantages, opportunities, and training requirements of a large number of occupations. Some provincial Departments of Education as well as industrial and educational agencies also publish information of this nature.



## **Technical and Professional Occupations**

Before a person may practise certain professions in Canada, rigid requirements as to qualifications and examinations must be met. This is to ensure that anyone wishing to practise one of the professions possesses the necessary qualifications and is acquainted with the conditions, laws and requirements in Canada, before being permitted to take up such highly responsible work. Provincial Licensing Bodies, a separate one for each profession, in most cases control the licensing of individuals for professional activities.

In general, it may be stated that if you are a professional in the field of applied science, such as engineering, you may be employed immediately in your own profession when someone else takes the professional responsibility for the work done. You are not, however, allowed to work on your own account before meeting certain professional requirements and passing the necessary examinations. Such persons as doctors, dentists, pharmacists, nurses, and lawyers may not practise before fulfilling certain requirements and passing examinations. They may, however, under certain conditions, take employment in their own or allied fields, as assistants or interns. In this way they may prepare themselves to qualify for a licence to practise in their own profession.

For further information concerning professional requirements and conditions as well as the various Licensing Bodies, it would be advisable to write to or call at the nearest Immigration Office,\* or office of the National Employment Service.

---

\*See Appendix, p. 104.

## **Collective Bargaining and Labour Organizations**

In such fields of industry and commerce as forestry, mining, manufacturing, construction, electricity and gas supply, transportation and communication, trade and services, employees are very commonly organized in labour unions. These unions represent the employees, and through agreements arrived at by collective bargaining with the management, they play a large part in establishing the working conditions of labour in Canadian industry. Through collective bargaining, agreement is reached on such matters as wage rates, hours of work, union security (agreement of management to employ only persons who are, or who agree to become, members of a specified union), vacations and statutory holidays.

In many trades and occupations a person must join a union in order to be able to obtain or retain employment, should this be prescribed by the collective bargaining agreement between the management and the employees of that trade or industry. Further information concerning membership in a union may be obtained from the nearest N.E.S. office.

## **Wages and Hours of Labour**

Whether or not collective bargaining agreements are in existence, employees are protected by provincial legislation determining maximum hours of work in Alberta, British Columbia, Manitoba, Ontario, and Saskatchewan. In the other provinces such legislation is limited to special classes of workers such as juvenile, female, or mining employees.

The normal weekly hours of work vary between provinces, and on the whole, tend to be lower than those laid down by laws concerning maximum hours of labour. In addition, weekly hours of work are usually lower in the western provinces than they are in the east.

The five-day work week is becoming increasingly common in Canada, especially in the large cities. The normal workday is eight hours in most industries. When work in excess of the normal workday is necessary, employees are usually paid "overtime" rates of one and one half times the normal rate of pay for the extra work hours. Furthermore, most firms do not operate on Sundays or statutory holidays, but when work is necessary on those days, many of them pay double the normal rate of pay.

Six provinces have provided for annual holidays with pay for persons employed in most industries. In Quebec, Ontario, Manitoba, Alberta, and British Columbia, workers are entitled to at least one week's holiday with pay after a year of employment. A two weeks' holiday is given in Saskatchewan after a year of employment, and, in Alberta, after two years of employment.

Minimum wage legislation is in effect in most provinces, and the minimum wages are usually laid down according to zones. These zones, which are based on population density, each have different minimum wage scales. Thus densely populated areas, in which the cost of living is higher, have higher minimum wages than thinly populated regions having a correspondingly lower cost of living. In most instances, wages today are considerably higher than the statutory minimum wage.

Should you have any questions regarding wages and hours of labour, you may write to the provincial Department of Labour in the capital of the province in which you reside, or obtain the desired information from the local office of the N.E.S.



## **Employment of Minors**

The full-time employment of minors is regulated by provincial laws in all provinces except Newfoundland.

In Prince Edward Island, no person may be employed in any industry under the age of 15.

In Nova Scotia, New Brunswick, Quebec, and Ontario, no person under the age of 16 may be employed except when given a special permit by the respective provincial Ministers of Labour. In such cases, employment is permitted at the age of 14.

In Manitoba and British Columbia, the minimum age for employees is 15 except with special permission of the respective Ministers of Labour. Permission for minors under the age of 15 to enter employment is not often granted.

In Saskatchewan, no minors under the age of 16 are allowed to enter employment, while in Alberta the minimum age for employment is 15 years. No exceptions are made in either of these provinces.

## **Payroll Deduction Plan**

Employers in Canada are obliged by law to deduct income tax and unemployment insurance charges from the pay of their employees. You will therefore find, if you are an employee, that your wages or salary actually received will be less than the amount specified as the gross remuneration for the job you are doing.

In many business firms, employees, by mutual agreement with their employers, have further charges deducted from their pay which would otherwise be paid by the employees individually. These deductions may include medical-hospital insurance and life insurance premiums, labour union dues, government savings bonds instalments, and contributory pension or superannuation charges.

## **Unemployment Insurance**

See section entitled "Social and Welfare Services", p. 69.

## **Workmen's Compensation**

See section entitled "Social and Welfare Services", p. 69.

## **Medical and Health Services**

FOR your protection, Canada maintains very efficient public health services. Federal, provincial, and municipal governments all have agencies working together to shield you from epidemics, to ensure that what you eat and drink is wholesome, that your surroundings are sanitary, and that you are not exposed to unnecessary health hazards.

Universal health care under a state health programme is not provided in our system. Personal health care is up to the individual. It is advisable, therefore, that you should find out what services are available in the locality in which you are permanently settled. Throughout Canada there are local, institutional and co-operative health care organizations ready to serve you.

## **How to Obtain the Services of a Doctor**

As soon as you are permanently settled, it is advisable to make contact with a medical doctor who will look after the health of your family and yourself whenever the need may arise.

Lists of doctors and their addresses appear in the "yellow pages" at the back of all telephone directories under the heading of "Physicians and Surgeons". The names and addresses of doctors may also be

obtained from hospitals, from municipal health departments, and you may ask for further advice on this matter from friends or fellow employees.

Out-Patients Departments, which are attached to some of the larger hospitals, also will give medical help to those who present themselves there. The services of the physicians in the Out-Patients Departments are free of charge for those who are indigent.

## **Hospitals**

All cities and many smaller centres have hospitals which provide a variety of services and treatments for "in-" and "out-patients". Hospitals are usually operated as public institutions and will admit anyone requiring hospital care. Exceptions are Veterans' Hospitals which only admit veterans of Canada's Armed Forces; Military Hospitals; and private hospitals which are ordinarily restricted to paying patients. There are also specialized public hospitals such as mental institutions, tuberculosis sanatoria and chronic disease hospitals. Canada is suffering from a shortage of hospital space, with the result that people requiring hospitalization less urgently than others sometimes have to wait for admittance.

In public hospitals free treatment is given to all indigents and, in some cases, to all patients with certain diseases such as tuberculosis, poliomyelitis, or venereal disease. In Alberta a free maternity hospitalization service is provided by the province. In Saskatchewan and British Columbia there are provincial government prepaid hospitalization programmes supported by an annual tax on each resident with a maximum payment for a family. The Newfoundland government operates cottage hospitals in outpost



areas, and in conjunction with these, medical and hospital care is provided upon payment of an annual fee.

## **Prepayment of Hospital and Medical Services**

Where no government-operated systems exist, large numbers of Canadians insure themselves against the rather heavy costs of hospitalization and medical care by joining hospital and medical prepayment plans that are operated by insurance companies and other private agencies. Such plans pay part or the whole of the hospital or medical charges, or a combination of both, that are incurred by contributors. Should you not live in any of the regions where government plans exist, it is advisable that you should join one of the numerous plans that are operated by private agencies. In that way, the payment of a small monthly fee insures you against sudden heavy costs which may arise out of illness.

For more detailed information about medical and hospital prepayment plans, you should consult a doctor or the local hospital authorities. Also, many employers have made arrangements for their employees to join such plans, so you may ask at your place of employment whether such a plan is in operation.

## **Clinics**

Some or all of the following services are available either free of charge or for a small fee in specialized clinics operated by many hospitals and other public and private welfare agencies in cities and larger population centres. Such clinics provide pre-natal and post-natal advice and care for mothers; paediatric advice including free inoculation and vaccination;

diagnosis of venereal disease, cancer, diabetes, tuberculosis, and mental diseases, as well as advice on action to be taken when a patient is found to have any of these diseases.

The services provided by such clinics are mostly of a diagnostic and advisory nature. Treatment, should any be required, is usually obtained by the patient through his own physician.

Information on the clinics in your locality may be obtained through the Health Officer of the municipality or district, from your physician or from the local hospital.

### **Special Health Services for Children**

Many municipalities have organized special child health centres or clinics which provide, free of charge, advice on and supervision of the health of children. Inoculation and vaccinations are also given without charge in these centres, not only to children but to all applicants. You may obtain information on these clinics from the municipal Health Officer.

Many school boards have made arrangements whereby clinics such as those described above are established in the schools. Here children are examined periodically by physicians and dentists, and parents are thereafter advised what treatments, if any, are necessary. In many schools, the health of children is also under the constant supervision of regular school nurses.

Clinics or health centres usually do not provide treatment. To obtain treatment, you must go to your own physician or dentist.

## **Public Health Nurses**

Many provincial and municipal health departments employ public health nurses to assist the municipal or district officers of health in safeguarding the health of the community. For that purpose, public health nurses are available to the public for conferences and other meetings where they give instruction on such matters as child health, dental health, school health and immunization.

Public health nurses will answer calls for illness in the home and see to it that medical and nursing care is provided. They will also supervise and give advice to expectant mothers, and follow up the health of mothers and new-born infants. You may get in touch with the public health nurse by calling the telephone operator.

In many regions, public health nursing is carried out by the Victorian Order of Nurses.

*The Victorian Order of Nurses for Canada* provides nursing care for the sick in their own home. Care is given under medical direction by visiting nurses to medical, surgical and maternity patients, a large percentage of whom would otherwise be without skilled nursing services. Patients are expected to pay the cost of the home visits, but fees are scaled according to family income and service is never refused because of inability to pay.

For a nominal fee, the Victorian Order of Nurses also gives a series of lectures on "The Preparation for Parenthood" to expectant mothers. Nurses of the organization visit expectant mothers to whom they give advice and health supervision. Attendance at the time of delivery (if in the home), and after-care for mother and baby by weekly visits are also offered. The amount charged for these maternity services is determined by the patient's ability to pay.



Should you be in need of the kind of help offered by the Victorian Order of Nurses, you may call them by telephone. Their telephone number, listed under the name, may be found in the telephone directories in all the regions where their services are available.

## **Dentists**

Dental care in Canada is entirely the responsibility of the individual. No prepayment plans are in existence. In order to retain dental health, it is therefore advisable that you make arrangements to visit a dentist at regular intervals. Dentists' names and addresses appear in the "yellow pages" at the back of all telephone directories under the heading of "Dentists". Appointments should be made in advance since usually the dentist cannot see you at once except in an emergency.

## **Municipal Services**

CANADIAN municipalities are provided with electricity and gas on a metered basis. The meters are installed in your house, and you will be charged according to the amounts used as indicated on the meters. In some places, water is also supplied on a metered basis.

Employees of the utilities will visit your home at regular intervals in order to check the readings on your meters, and you will receive in the mail a bill for the amount of electricity or gas used during the period since the meter was last read.

A garbage collection service is provided for householders in most urban centres for the protection of public health. Receptacles for garbage must be provided by the householder. Information concerning days on which garbage is collected may be obtained from the office of the municipal clerk.

Certain authorized persons call at every residence of a municipality on occasion to obtain information for official purposes. Among those who will call on you in this respect are census takers, tax assessors, and enumerators of voters' lists. You should give these persons every co-operation. Such persons carry a special identification card or badge, which you are entitled to check before admitting them to your home.

## **Passports, Certificates of Identity, and Visas**

NO PASSPORT or other official document is required for travel from one province to another in Canada. However, should you wish to travel to another country, such as the United States, you must have a valid passport issued by the authorities of the country of which you are a national. If you are a legally landed immigrant, and for any legitimate reason you are unable to obtain such a passport, you may apply for a certificate of identity to the Canadian Passport Office, Department of External Affairs, Ottawa, Ontario.

Many countries require visitors to be in possession of visas issued by their representatives in Canada. Before leaving on a trip outside of Canada, you should therefore enquire about a visa at the nearest consulate of the country you wish to visit, or write for such information to the Canadian Passport Office, Department of External Affairs, Ottawa, Ontario.

## **Post Office**

UNLIKE the Post Office in many other countries, the Post Office in Canada is not connected with the operation of either the telephone or telegraph services. Its activities are concerned primarily with the handling of mail.

## **Location**

In most communities you will find a post office close to the main business district. In small villages and hamlets the post office is very often housed in the same building as a general store. Every city has a main post office as well as a number of district post offices or sub-post offices. Many sub-post offices are found in certain types of stores, such as drug stores and cigar stores. A sign on these stores indicates that there is a post office inside.

## **Hours**

Post office hours vary from one place to another. In the cities post offices are usually open between 8.00 a.m. and 6.00 p.m. In towns and villages the hours are in most cases from 8.30 a.m. to 6.30 p.m.

If you wish to buy stamps after hours you can often obtain them at hotel news-stands, cigar stores or drug stores. Stamp-vending machines are to be found in the lobbies of the larger post offices and are sometimes accessible even after business hours.

## **Penalty for Insufficient Postage**

If you are in doubt as to the exact amount of postage required on a letter or parcel, the best thing to do is to take it to a post office and have it properly weighed. If you have put too little postage on a letter or parcel, the person to whom it is sent will have to pay *double the amount owing*. For example, if you put 12 cents in stamps on an air mail letter which weighs a half ounce and therefore requires 15 cents\*, the person who receives the letter will have to pay twice the amount owing, i.e. 6 cents.

---

\*See air mail postage rates on p. 65.



## Articles Not Permitted in Mail

You are not allowed to send by mail such articles as matches, lighter fluid, inflammable substances, intoxicating liquor, articles having a noxious odour, anything of an immoral, seditious or fraudulent nature or material relating to a lottery.

## Classes of Mail

There are four classes of mail: first class—letters and written postcards; second class—newspapers and periodicals; third class—printed matter and samples; fourth class—parcels.

### *First Class Mail—Letters and Postcards*

*Rates of Postage (Ordinary Mail)* are as follows:

Local letters—4 cents for first ounce, 2 cents for each additional ounce.

All other letters for delivery in Canada, as well as letters for delivery in Great Britain and all other places in the Commonwealth, Republic of Ireland, France, Spain, the United States and all other places in North and South America—5 cents for first ounce; 3 cents for each additional ounce.

Letters for delivery in all countries not mentioned above—6 cents for first ounce; 4 cents for each additional ounce.

Postcards for delivery in Canada and all other countries—4 cents each.

All first class mail in letter form up to 8 ounces in weight posted in Canada for *delivery in Canada only* is carried by air if delivery can be expedited by air transmission.

*Rates of Postage (Air Mail) are as follows:*

1. United States, Hawaii, or  
any place in North America  
not mentioned in Group 3.. 7 cents first ounce  
5 cents each additional  
ounce
2. United Kingdom and Nor-  
thern Ireland, Republic of  
Ireland, and Europe..... 15 cents each half  
ounce
3. Bermuda, West Indies,  
Mexico, Central and South  
America ..... 10 cents each half  
ounce
4. Africa, Asia and Oceania  
(Australia and New Zea-  
land) ..... 25 cents each half  
ounce

In addition to the regular air mail rates, Aero-grammes may be sent to all countries at 10 cents each. You may obtain Aerogrammes with postage imprinted at any post office. They may not be registered and no enclosures are permitted.

### *Second and Third Class Mail*

For information regarding postal rates and limits of weight and size on newspapers, periodicals, printed matter, and samples enquire at your local post office.

### *Fourth Class Mail—Parcel Post*

The limit of weight on a parcel for delivery in Canada is 25 pounds. The limit on a parcel addressed to the United States is 15 pounds. Parcels destined for most other countries are limited to 20 pounds.

Customs declarations must be completed and attached to all parcels for delivery outside of Canada. Forms and full particulars may be obtained at any post office.

It is now possible to send articles by air parcel post for delivery in Canada. The limit of weight is 25 pounds. The limit of size is as follows: the combined length and girth not to exceed 72 inches and no one dimension to exceed 36 inches.

All parcels posted in Canada for delivery in Canada may be insured up to \$50 without any insurance fee. For further information on insurance consult your local post office officials.

### **Special Delivery**

Special Delivery service for letters is provided daily including Sundays and holidays in the larger centres in Canada and also at all places in the United States and United Kingdom. The Special Delivery fee is 10 cents in addition to the postage and may be prepaid either by means of a Special Delivery stamp or by ordinary postage stamps. "Special Delivery" should be written across the upper left-hand corner of the address side of the envelope or indicated by a label obtained at the post office. Air mail as well as ordinary letters may be sent Special Delivery.

Special Delivery service is also available for parcels mailed in Canada addressed for delivery at any of the larger centres in Canada. The Special Delivery fee for parcels is 20 cents.

### **Registration**

All classes of mail (except Parcel Post) for delivery in Canada may be registered. If you are sending an important document, a manuscript, or any other valuable article through the mail, it is wise to register



it at the post office. On payment of a small fee you obtain a receipt for the article and have the assurance that a record is kept of it until it is delivered to the person to whom it is addressed. That person will be required to sign a receipt form before the registered article is turned over to him by the postal authorities.

## **Money Orders**

One of the best ways to transmit small sums of money (from 1 cent to \$100) through the mail to any address in Canada or abroad is by means of a money order. Postal money orders may be bought for a small charge at any post office.\* Postal money orders will be cashed on presentation at any post office in Canada.

## **C.O.D. (Cash on Delivery)**

Mail matter destined for any address in Canada may be sent "C.O.D.", provided that the amount owing does not exceed \$100. This means that if you buy an article by mail order, or in any other way, it may be sent to you through the mail on the understanding that you will pay for it when you receive it. On receipt of the parcel you are required to pay the cost of the article plus a small charge to cover the service. The money that you have paid to the Post Office is then transmitted to the store from which you bought the article.

## **Post Office Savings Bank**

These banks are to be found at post offices in many cities, towns and villages. Sums of \$1.00 or more may be deposited, but the maximum sum which may be

---

\*Money orders may also be purchased at banks and express companies, see pp. 7 and 28.

deposited by any one person in any year, ending March 31, is \$1,500. The total sum which may be to the credit of any depositor is \$10,000 exclusive of interest. Interest at the rate of  $2\frac{1}{2}$  per cent per annum is allowed on deposits. Withdrawals of unbroken dollar amounts up to \$100 may be made at any Post Office Savings Bank. Withdrawals of larger sums require application to the Savings Bank Division at Ottawa, with the pass book.

### **Other Functions**

The Post Office sells unemployment insurance stamps to employers, and government annuities to the general public. It also makes available forms pertaining to income tax, family allowances, and civil service employment.

### **Mail Delivery**

In the cities mail is delivered once a day in the residential areas and three times a day to business and commercial firms. There is no mail delivery on Sunday. In the smaller towns and villages mail is not delivered to your home. You will have to collect it at the local post office.

In the country districts mail is delivered by mail courier to your mail box which is located at the side of the road not far from your house. The courier also sells stamps and money orders.

General Delivery is another means of receiving mail in all centres. This is useful if you are uncertain as to what your address will be in a given place. Simply tell your correspondents to address the envelope with your name, the name of the city, town, or village, and the words "General Delivery". In order to collect such letters you must go to the main post office if you are living in a place where there is more than one.

If you change your place of residence within a community or from one part of Canada to another, you will want to have your mail forwarded to you promptly. In order to have this done, you should obtain a "Change of Address" card from your letter carrier or local post office, fill it in, and drop it in any post box.

## **Posting Letters and Parcels**

In the cities and large towns bright red post boxes and parcel boxes are located at numerous points along the streets.

If you live in a small town or village you will have to take your letters and parcels to the local post office for mailing.

In the country districts outgoing mail is collected from the same mail box at the side of the road in which your incoming letters and parcels are delivered. As indicated above, postage stamps may be obtained from the mail courier.

## **Social and Welfare Services**

THERE are a number of social and welfare services available to you upon your arrival or after a period of residence in Canada. Some of these services are provided by federal, provincial and municipal authorities, others by private, voluntary organizations.

### **Child Welfare**

Provincial and municipal authorities, religious and voluntary organizations all co-operate in maintaining orphanages, special training schools and foster-home placement services for children. In most provinces, *Children's Aid Societies*, which are maintained by private charitable donations and provincial and mu-



nicipal subsidies, do a great deal of work entailed in the welfare and protection of needy children. Child welfare is under the supervision of the respective provincial welfare authorities throughout Canada. Should you wish to get in touch with the Children's Aid Society or with any other child welfare organization, you will find them listed under "Social Services" in the "yellow pages" of the telephone directories of all the larger centres in Canada. In rural areas, where organized welfare services usually do not exist on a local basis, you may obtain the assistance of the regional welfare organizations through contacting the municipal clerk or any minister of religion.

Organized day nursery services exist in most of the larger cities, such as Vancouver, Calgary, Edmonton, Regina, Winnipeg, Ottawa, Toronto, Montreal and Halifax. Working mothers may leave children of pre-school age in these nurseries during working hours with the assurance that they will be properly cared for. Persons making use of this service must pay an amount which is determined by the size of their income. Day nurseries, wherever they exist, are listed in the "yellow pages" of the telephone directory under the heading "Social Services". Local Welfare Councils (see p. 74) will also be able to give you advice on this matter.

## **Family Allowances**

Family allowances are paid monthly by the federal government to parents (mothers, except in unusual circumstances) in order to assist them in the maintenance and care of their children. Allowances are paid for every child in Canada under sixteen years of age. Such children must have been born in Canada or have lived in Canada for one year.

Each child must be registered for the allowance and be maintained by a parent as defined by law. The allowances, which are tax-free, are paid monthly by cheque at the following rates: children under 6 years of age, \$5; children from 6 to 9 years of age, \$6; children from 10 to 12 years of age, \$7; and children from 13 to 15 years of age, \$8.

If you have children who have lived in Canada for one year, or if you have lived in Canada less than one year but have a child who was born in this country, you are entitled to apply for family allowances. You may obtain application forms and complete instructions from any post office.

### **Mothers' Allowances**

In all provinces, certain needy mothers are entitled by law to receive allowances of money to enable them to remain at home so that they may care for their dependent children, who, in most cases, must be sixteen years of age or under.

Certain conditions of eligibility are required: the amount of outside income and resources must not be above a maximum determined by provincial law; the recipient must be a resident of the province paying the allowance for between one and five years, depending on the province; the child must live with the recipient of the allowance; in Nova Scotia, Quebec, and British Columbia the mother must be either a Canadian citizen, a British subject, or the wife or widow of a British subject or a Canadian citizen; in Prince Edward Island, New Brunswick, and Manitoba the mother of a Canadian or British-born child may be entitled to mothers' allowances even if she is neither Canadian nor a British subject by birth or naturalization; in Alberta, Newfoundland, Ontario, and Saskatchewan, the nationality of the mother is not taken into consideration in determining eligibility for mothers' allowances.

In Manitoba, Saskatchewan, Alberta, and British Columbia, allowances are paid to mothers of children born out of wedlock if certain conditions are fulfilled.

For further information on the subject of mothers' allowances, you may get in touch with the clerk of your municipality or directly with the provincial Departments of Welfare located in each of the provincial capitals.

## **Unemployment Insurance**

Most employed persons in Canada are insured against unemployment under the unemployment insurance programme of the federal government. Persons employed in certain occupations, however, are excluded from unemployment insurance. Among these are agriculture, fishing, domestic service, and school teaching. Members of the nursing profession are insurable only under certain circumstances.

Unemployment insurance is a compulsory contributory plan. Employers and their insured employees make equal contributions based on a graded scale which is closely related to the employee's earnings. A person must have been working in insured employment and making contributions for at least 180 days over the previous two years before he or she becomes eligible for this assistance. Those who have not worked 180 days but have worked 90 days, may claim supplementary benefits, at a lower rate, payable only during the months of January, February, and March. The employee's contribution, which is automatically deducted from his pay, ranges from 18 cents to 54 cents per week, depending on earnings.

When you enter insurable employment, you will have to complete an application form for an unemployment insurance book either at the office of the National Employment Service or at your place of employment. The unemployment insurance book,



when it has been issued to you, must be passed to the employer who will keep it and insert the unemployment stamps. These stamps are divided into six sections, one for each workday of the week. Should you only work for four days in one week, four sections will be inserted in your book. Should your regular workweek be five days, however, all six sections of the stamp will be inserted. No sections are inserted for days of work which you have missed.

If you are in insured employment, you are entitled to inspect your unemployment insurance book at any time so as to make sure that the stamps have been inserted regularly for the period of your employment. Should you change employment, the book will be returned to you and you must hand it to your new employer, who will insert the stamps from then on.

In case of unemployment, an insured person must register as unemployed at the nearest office of the National Employment Service. If you are entitled to unemployment insurance benefits, you may apply for them on the required form which is available in the same office. Should you wish to obtain some further information on the unemployment insurance plan in operation in Canada, you may do so at any National Employment Service office.

## **Workmen's Compensation**

In all provinces compensation is provided for injury to an employee caused by an accident on the job, or by a specified industrial disease, except where the employee is disabled for less than a certain number of days. Workmen's compensation varies in scope from province to province, but in general it applies to such employment as construction, mining, manufacturing, lumbering, fishing, transport and communications, and the operation of public utilities.

Workmen's compensation is paid for by employers and governments combined through provincial Workmen's Compensation Boards.

Compensation takes the form of cash payments for the period of inability to work, as well as free medical and hospital services. Should death result, funeral expenses are paid, as well as pensions to widows and orphans. The Workmen's Compensation Act in each province specifies that a fixed period must elapse between the date of the accident and the date when compensation payments begin, but in all cases medical aid is given from the date of the accident. This waiting period varies from one to seven days and in all provinces compensation is paid for this period if disability continues beyond it, except in Saskatchewan, where the waiting period is only one day, and compensation is payable from and including the day after the accident.

In case of any accident, even the most minor one, you should report it immediately to the personnel office. A physician of the Workmen's Compensation Board will generally be called in to determine the degree of injury. The compensation will then be based on his findings. It is essential that you report all accidents immediately so as to be able to claim workmen's compensation.

## **Voluntary Organizations**

In Canada voluntary organizations play a very important part in the life of the nation. Many needs related to the general welfare of the Canadian people are met, not only through the services provided by official government agencies, but also through the activities of voluntary organizations.

Local Welfare Councils, also called Councils of Social Agencies or Community Chests, are to be found in most of the larger urban centres. They provide

means of co-operative planning and action among social service agencies with respect to welfare problems in the community. If you have a problem involving the welfare of yourself or family, you may telephone the local council. Their officers will direct you to the particular agency which will best be able to help you.

Among other voluntary organizations which are national in scope are the Young Men's and Young Women's Christian Associations (Y.M.C.A. and Y.W.C.A.), the Catholic Youth Organization, the Young Men's and Young Women's Hebrew Association (Y.M.H.A. and Y.W.H.A.), the Catholic Women's League, the Canadian Red Cross, the Salvation Army, the Victorian Order of Nurses for Canada, the Order of St. John, the Boy Scouts and Girl Guides and a considerable number of "Service Clubs" under a variety of names. All of these organizations are concerned with one or another aspect of social welfare work. They have numerous local branches and invite you to benefit from the services which they provide. Most of these organizations you will find listed in the telephone directories of larger centres, both under their own names and in the "yellow pages" under the heading "Social Services".

Of special interest to newcomers are Citizenship Councils and Citizenship Committees. One of the purposes of these organizations is to assist you in adjusting yourself to your new environment. The assistance of these organizations may be obtained in most cases through the Y.M.C.A. or the Y.W.C.A.



## Social Customs

DURING the course of many years each country has developed certain customs or ways of doing things that are a little different from those of any other country. When you first come to Canada you may notice small differences between Canadian ways and those to which you have been accustomed in the old country.

For example, it is not customary for Canadians to shake hands nor to bow to each other on as many occasions as people commonly do in some other countries. In such circumstances Canadians are accustomed to being less formal but they are behaving in just as friendly and polite a manner as if they had made the outward gesture.

One of the occasions when men always do shake hands is when they are introduced to each other. But when a man is introduced to a woman, it is not customary for him to shake hands with her unless, of course, she extends her hand first. If the woman is seated when the introduction is made, she usually remains seated and simply acknowledges the introduction with a friendly nod and word of greeting.

When a man is walking along the street with a woman, it is customary for him always to walk on the side nearest the roadway. This is an old custom which originated in the days when mud and refuse covered the streets. By walking on the outside, the man chivalrously protected his companion from being splashed.

Other differences in custom will probably strike you during your first few months in Canada. But if you quietly observe how Canadians act in the ordinary situations of every day life, you will find that although some customs may be different from yours, the underlying human feelings are just the same.

## **Spirits, Wine and Beer**

ALCOHOLIC beverages—spirits, wine and beer—are sold under the control of the various provincial governments. As a result, you will find that there are considerable variations in the way in which alcoholic beverages may be obtained in the different provinces. Before purchasing or consuming alcoholic beverages you should acquaint yourself in a general way with the law as it applies in the province where you are living.

Alcoholic beverages are not sold to persons under 21 years of age except in Quebec, where the age limit is 20 years. Individual permits to buy alcoholic beverages are required in Alberta, Manitoba, Nova Scotia, Newfoundland, and Prince Edward Island. Ontario requires permits only for the purchase of spirits, not for beer and wine. No individual permits are required in New Brunswick, Quebec, Saskatchewan, and British Columbia. The permits are sold by the government liquor stores, and are valid for one year.

Government liquor stores in all provinces but Quebec sell Canadian and imported beer. In Quebec, only imported beer is sold through these stores. Beer may also be bought from brewers' stores licensed but not operated by the governments in New Brunswick, Newfoundland, Manitoba, and Ontario, while in Quebec many grocery stores are licensed to sell beer.

All provincial liquor stores sell wine by the sealed bottle. In addition, special stores sell wine in Ontario. They are licensed by the government but operated by the wine producers.

In all provinces, alcoholic beverages bought by the sealed bottle must be consumed in the permanent,

or temporary, residence of the consumer. It is illegal to drink alcoholic beverages in any public place, such as on the streets or in an automobile.

In Newfoundland, Nova Scotia, Ontario, Quebec and British Columbia, beer and wine may be sold by the glass or open bottle with meals in licensed premises such as in some hotel dining rooms and restaurants. In British Columbia, Ontario, Quebec, and Newfoundland, spirits, wine and beer may be purchased by the glass in licensed hotels, cocktail lounges and bars, but in all cases, alcoholic beverages purchased in such licensed public places must be consumed on the premises.

Newfoundland, Quebec, Ontario, Alberta, and British Columbia also have private clubs whose members and their guests may purchase and consume on the premises, types of alcoholic beverages sanctioned by the licence held by each club.

"Beer Parlours", "Beverage Rooms" or "Taverns" exist in all provinces but Prince Edward Island and New Brunswick. In British Columbia they are called "Public Houses". They are usually located in hotels, and you may consume beer by the glass or open bottle on their premises. In many places, beverage rooms are divided into two sections, one for men only, the other for women and women accompanied by men. Men unaccompanied by women are not allowed into this latter section, called the "Ladies' Lounge". Both sections have their own separate entrances.

There are certain areas in Canada in which no alcoholic beverages are obtainable. In these districts prohibition is in force at the wish of the inhabitants, who have decided to this effect by plebiscite.



# Taxation

## Federal

As in other modern states, the government of Canada obtains the greater part of its revenue from taxation. Taxes include customs import duties, excise duties, sales tax, income tax, and succession duties. The first three taxes—customs import, excise, and sales—are included in the price of the commodities that you buy in the stores. You will not be aware of the tax apart from the actual price that you pay for the article.

*Income Tax*, however, will affect you directly as soon as you start earning your living in Canada. When you receive pay at a rate which is subject to income tax, you will notice that a certain proportion of your pay has been deducted by your employer, who is collecting your income tax for the government. In this way you pay most of your tax as you earn your money.

But you must also fill in an income tax form. Income tax is paid on income earned during the calendar year. Before the end of February of each year your employer will give you a slip of paper showing exactly how much money you earned from him during the previous calendar year and how much tax he has deducted and paid to the government on your behalf. This information is used in completing your income tax form.

When claiming your total personal exemption as shown on the income tax form, it is important to remember that you are entitled to claim the whole of this exemption only if you have been in Canada for the whole year. Otherwise, you may only claim a part of the personal exemption corresponding proportionately to the length of your residence in this country. If you are claiming deductions for support

of a dependent living outside of Canada, you must attach vouchers (such as money order receipts) to your income tax form to substantiate your claim.

Remember to keep the receipts that you receive for any donations that you may make to charitable organizations, such as the Red Cross, the Salvation Army, or La Société de St. Vincent de Paul. If you make contributions to a church, you will also be given a receipt which should be kept. The amount of these donations up to ten per cent of your income may be deducted from your income for taxation purposes. You must, however, enclose the receipts when you send in your income tax form.

Receipts for medical expenses should be kept too. In certain circumstances a portion of the medical expenses that you have incurred during the year may also be deducted. Receipts should be enclosed with your income tax form.

When you have filled in the form, attach to it any receipts that you may have of the type mentioned above. Then send it, together with a cheque or a money order for the amount which you may still owe the government, to your District Taxation Office before April 30. The cheque or money order should be made payable to the Receiver General of Canada. The penalty for filing your income tax return after April 30 is 5 per cent of your unpaid tax.

It may happen that more money has been deducted from your pay during the year than you actually owe the government. In this case too, you must fill out and send in the income tax form, indicating the amount of overpayment which the government should refund to you. If you have computed the amount of the refund correctly, a cheque for the amount will be sent to you a short time after you file your income tax return.

If you are self-employed, e.g. a business proprietor or partner, professional man or woman, farmer or fisherman, you must fill in a different form from that used by salary and wage-earners. If less than three-quarters of your income for any year is subject to tax deductions at the source, you are required to make quarterly instalment payments of tax during that year. For further information enquire at your District Taxation Office.

Income tax forms may be obtained at any post office. Although they are made as simple as possible, you may need help in completing the form for the first time. The best thing to do is to consult your employer or, if you live in a large city, the local District Taxation Office.

Taxes levied on the estate of a deceased person are called succession duties. If you would like to obtain information on this subject, the best thing to do is to consult a lawyer.

In addition to federal taxes, there are also certain provincial and municipal taxes.

## **Provincial**

In the case of the provinces, much of their taxation revenue comes from sales taxes. Certain commodities, such as gasoline, that are not taxed by the federal government, are taxed by the provinces. But here again the tax is included in the price of the commodity. There are, however, several provinces that have instituted an additional sales tax. You will notice this tax when you make certain purchases as it will be shown as a separate item on your bill.

## **Municipal**

Municipalities levy taxes against the owners of real property (land and buildings), based on the



assessed or estimated value of the property. Standards for establishing values vary between municipalities. This type of taxation will not affect you directly until you own property.

## **Telegrams and Cables**

A TELEGRAM is a message sent by telegraph to any destination on the North American continent; a cable or cablegram is a message sent by submarine cable anywhere in the world.

There are several telegraph systems in Canada but the ones with which you are most likely to come in contact are those operated by the two large railway companies. These are Canadian National Telegraphs and Canadian Pacific Telegraphs. Both companies will accept cables as well as telegrams.

### **Telegrams**

There are three different types of telegrams. The least expensive is a "night letter". It will be accepted at any time but will not be delivered till the following morning. A "day letter" is a little more expensive but the delivery is speedier—within 3 or 4 hours of the time it is accepted. The minimum charge for both day and night letters entitles you to send up to 50 words. An ordinary telegram, which is more expensive than the other two, will normally be delivered in less than an hour from the time it is accepted. The minimum charge covers 10 words or less.

### **Cables**

Cables are of two types: night letter rate and full rate. The minimum night letter rate entitles you to send up to 22 words. The minimum full rate entitles

you to send up to 5 words. In addition there is a very cheap greeting cable rate by which you may send up to 10 words to the United Kingdom only.

### **Sending a Message**

If you want to send a telegram or cable there are several places in the cities and larger towns where you can do so. These are railway stations, bus terminals, airports, hotels, railway ticket offices, and special telegraph offices in the large cities. In smaller towns and villages the railway station is usually the only place from which a message can be sent. Telegrams are also accepted and delivered on trains.

If you wish to do so you can telephone your message to one of the telegraph companies. They will then send you a bill for the amount or have a representative call at your house to collect the money.

### **Receiving a Message**

If a message is sent to you by telegram or cable, the telegraph office will telephone it to you as soon as it is received. Shortly afterwards a written copy of the message will be delivered to you.

### **Sending Money Away\***

You may send money by telegraph to any destination in North America. This may be done at any of the places mentioned above which accept telegrams.

If, however, you want to cable money outside North America, you must go to a bank or an express office. The express office is very often situated in the same building as the telegraph office, e.g. a railway station or city ticket office.

---

\*See "Banking Practice", p. 7 and "Express", p. 28.

## **Telephones**

THERE are seven large telephone systems in Canada as well as a great many small ones, including municipal, government, and co-operative companies. All of these systems serve different areas. You will find that the service is very much the same everywhere, although there is some variation in the type of equipment used from one district to another.

In order to have a telephone installed or to have an existing one transferred to your own name, you should get in touch with the office of the telephone company in your community. The rates vary slightly between one place and another. Party lines (see below) are cheaper than individual lines. Accounts are usually payable monthly.

### **Telephone Directory**

The Directory which is supplied to every telephone subscriber contains, in addition to the list of subscribers with their numbers, some useful information. Printed clearly on the outside front cover or on the first page are the numbers of the police and fire departments and, in some cases, of hospitals and ambulances. Included in the first few pages of many Directories is information on the use of dial and magneto telephones.

At the back of almost all Directories is a section of "yellow pages" containing a classified list of all business and professional telephone subscribers in your community. These subscribers appear in alphabetical order under the classification appropriate to their business or the article or service they sell. These "yellow pages" will prove useful to you on many occasions. For example, if you want to find a list of physicians, building contractors, plumbers, electricians, etc., turn to the appropriate heading in your Directory.



## Types of Telephones

*Dial* telephones are in common use in the cities and larger towns. In using a dial telephone, first pick up the receiver and listen for the dial tone, a steady humming sound. If you do not hear this sound, hang up the receiver and try again.

When you dial keep the receiver off the hook. Place your index finger on the desired digit or letter and pull the dial all the way round until your finger strikes the metal finger stop. Then remove your finger and allow the dial to return to its original position. Repeat this process until you have dialled each letter and digit in the telephone number. If your finger slips or if you make a mistake, replace the receiver for a few seconds and call again.

If for any reason you are unable to dial the number or if you have any other difficulties, dial "O".

*Manual* telephones are still used in some city districts and in smaller towns. In order to make a call, just lift the receiver and wait for the operator to ask for the number you wish to call.

*Magneto* telephones are found in rural districts. If you settle in the country you will probably be on a magneto rural party line. This means that a number of parties are on the same line. Each one has a distinct ring which is heard by all the parties every time a call is made. But you will soon become accustomed to your own ring and will learn to disregard the others.

With a magneto telephone the turning of the handle generates the electricity which enables the telephone to operate. Always listen before ringing to find out whether the line is in use and thus avoid interrupting a conversation that is in progress.

Before calling another party on your line, make sure of his number by consulting the Directory, then ring, being careful to make the signal distinct. The signal to give is indicated by the number following the letter "r". The first digit following the letter "r" represents the number of long rings and the second digit the number of short rings. For example, to call "3-r-24" give two long followed by four short rings. (The number in front of the letter "r" is the number of the party line.) Do not press the push-button on your telephone when calling another party on your line.

To call a subscriber on another line, signal the operator and give her the number. To signal the operator, ring briskly, while depressing the button.

When your conversation is finished, replace the receiver and turn the handle briskly to ring off. Do not press push-button while ringing off.

### **Urban Party Lines**

Party lines are common in the cities as well as in the country. In the city it means that there are two telephones on the same line. This causes very little inconvenience. Just be sure to listen before trying to make your call to see that the line is not in use. If the line is in use, hang up and call again later.

### **Long Distance**

In order to call long distance, dial "Operator" on a dial telephone. Ask the operator for "Long Distance" on a manual telephone. Signal the operator on a magneto telephone and tell her that you wish to make a long distance call.

There are two main kinds of long distance calls: station-to-station and person-to-person. The former is used when you are willing to speak to anyone who answers the number you are calling. The latter is used when you wish to speak to a particular person. Station-to-station calls are cheaper than person-to-person. Low rates for both types of call are in effect from 6 p.m. to 4.30 a.m. weekdays, as well as all day Sunday, Christmas Day and New Year's Day. These low rates apply on all calls other than those to nearby points. For information about rates between various points in Canada and between Canada and abroad, consult your Telephone Directory or the Long Distance operator.

## **Public Telephones**

Public telephones are located in telephone booths on the street, in some drug stores, cigar stores, hotels, and other public buildings. The method of using a public telephone is very simple. In the case of a dial telephone, take the receiver off the hook, deposit a coin (10¢ in most places for a local call) listen for the dial tone and then dial the number. The procedure is the same in the case of a manual telephone except that you give your number to the operator. If your call is not completed your coin will be returned to you after you replace the receiver. Long distance calls may also be made on a public telephone but be sure that you have a good assortment of coins when the operator tells you what amount to deposit.



# Time

## Time Zones

Since Canada stretches about 4,500 miles from Newfoundland in the east to Vancouver Island in the west, there are great differences in solar time throughout the country. In fact, a person making a trip from St. John's, Newfoundland to Dawson in Yukon territory will have been in seven different time zones when he reaches his destination.

From east to west these zones and the variations in time are:

Newfoundland Standard Time ..	5.30 p.m.
Atlantic Standard Time .....	5.00 p.m.
Eastern Standard Time .....	4.00 p.m.
Central Standard Time .....	3.00 p.m.
Mountain Standard Time .....	2.00 p.m.
Pacific Standard Time .....	1.00 p.m.
Yukon Standard Time .....	12.00 noon

## Standard Time and Daylight Saving Time

Most of the large communities in Canada move their clocks one hour ahead for about five months in the year, from May to September. This is called Daylight Saving Time as opposed to Standard Time. Rural areas, including many towns and villages, remain on Standard Time all the year round.

Railway and air lines operate their schedules on Standard Time all through the year. Bus lines change to Daylight Saving Time with the large communities which they serve.

## Twelve-Hour Clock

In Canada the 12-hour clock is used without exception in all circumstances of daily life. You should take particular note of this fact in travelling. Railway, air line, and bus schedules show arrivals and

departures according to time before midday (a.m.) and time after midday (p.m.). Thus for quick reference:

<i>24-hour clock</i>		<i>12-hour clock</i>
11.59	is	11.59 a.m.
12.00	“	midday or 12 noon
12.01	“	12.01 p.m.
13.00	“	1.00 p.m.
14.00	“	2.00 p.m.
15.00	“	3.00 p.m.
16.00	“	4.00 p.m.
17.00	“	5.00 p.m.
18.00	“	6.00 p.m.
19.00	“	7.00 p.m.
20.00	“	8.00 p.m.
21.00	“	9.00 p.m.
22.00	“	10.00 p.m.
23.00	“	11.00 p.m.
24.00	“	12.00 midnight
00.01	“	12.01 a.m.
00.59	“	12.59 a.m.
01.00	“	1.00 a.m.

## **Traffic Regulations**

THERE is a wide variation between the different provinces in regard to traffic regulations. Booklets and information on this subject may be obtained at any motor vehicle licence bureau or at any police station. To find the address of the licence bureau in your community, look in the “yellow pages” of the telephone directory under “licences”.

The following are a few general remarks on regulations which apply to all the provinces.

Vehicles keep to the right-hand side of the road. If you are walking along a highway in the country where there is no sidewalk, you should walk on the left-hand side, so that you can see the oncoming traffic. Then you will have plenty of time to step off the highway and let the traffic pass.

In the open country the speed limit is usually 50 miles an hour. Slower speeds are required in cities, towns, and villages.

Motor vehicles must never pass a streetcar on the left-hand side. They may pass on the right-hand side as long as the streetcar is in motion. But when it has stopped to take on or discharge passengers, motor vehicles must not pass unless safety zones are provided for the passengers.

Accidents resulting in personal injury or property damage must be reported to a provincial police officer in Ontario or Quebec, a Royal Canadian Mounted Police officer in the other provinces or to a municipal police officer. Any driver who is involved in an accident must not leave the scene of the accident until he has given all possible aid and disclosed his name to the injured party. He should also wait until a police officer arrives.

The penalty for minor infractions of the traffic regulations may be a small fine. A larger fine and, under certain circumstances, imprisonment, may be the penalty for serious infractions, such as leaving the scene of an accident or attempting to drive a car while intoxicated.

## **Travel**

### **By Train**

The two main railway systems in Canada are the Canadian National Railways and the Canadian Pacific Railway, both of which cross the country from one coast to the other. If you wish to travel to Vancouver Island in the west or to Prince Edward Island or Newfoundland in the east, the cost of the journey by boat to these islands is included in your railway ticket.



Since the areas which the two railway systems serve are not always the same, the line on which you travel depends, to some extent at least, on the location of the place to which you are going. You will have no difficulty in buying a ticket, however, since the clerks in all ticket offices are well informed about the routes of both railways.

In most centres served by the two railways there are separate stations. Some of the centres, however, have only one large station which is used by both railways. At most of the larger stations there is an information desk; at the smaller ones the man in the ticket office (ticket agent) will be glad to answer any questions. Times of trains are usually fixed on boards inside the larger stations and chalked on blackboards outside the smaller ones.

### *Times of Trains*

Printed timetables may be obtained free of charge at all ticket offices. When looking up the times of trains remember that all times given are Standard Time and that railways operate on the 12-hour clock.\* Time before midday (a.m.) is printed in light face type in the timetables and time after midday (p.m.), in dark type.

### *Travellers' Aid*

A very useful service is provided by the 'Travellers' Aid' which has branches in the main stations of all the larger centres. A sign reading "Travellers' Aid" will direct you to the desk where a representative is on duty. If you arrive in a strange city not knowing where to go, the Travellers' Aid will find temporary accommodation for you. If you do not speak English or French, they will usually be able to provide an interpreter. If, for one reason or another, you have

---

\*See "Time", p. 88.

missed the friends that were to meet you at the station, the Travellers' Aid will help locate them for you.

### *Types of Accommodation*

There are normally two classes on Canadian trains—first and coach. In order to buy seating accommodation in the chair car (if you are travelling by day) or sleeping accommodation (if you are travelling by night) you must have a first class ticket. Coach class is cheaper than first class and does not entitle you to make a reservation. You can sit wherever you like in the coaches, many of which are air-conditioned and most of which have comfortably upholstered seats.

On transcontinental trains running between Montreal and Vancouver, there is an additional class called tourist. It is more expensive than coach but not quite as expensive as first class. With a tourist ticket you can also buy sleeping accommodation, which is not very much different from first class sleeping accommodation. Many of the tourist coaches contain a stove which may be used for cooking purposes.

There are five types of sleeping accommodation: berths (lower and upper), roomette, bedroom, compartment, and drawing room. An upper berth is the least expensive, followed by a lower berth and a roomette. All three types of accommodation are for one passenger only. More expensive and intended for more than one passenger are: bedroom (maximum 2 passengers), compartment (maximum 4 passengers), drawing room (maximum 5 passengers).

The majority of people in Canada travel coach class by day. By night, on the long runs, many travel in sleeping cars although considerable numbers make use of coach accommodation.

## *Tickets and Reservations*

Railway tickets may be bought at stations, city ticket offices or travel agencies. Return tickets are cheaper than two single fares and are good for any period up to six months. Return week-end fares, both first class and coach, are cheaper than the ordinary return fares. To make use of the week-end rates you must leave between noon Friday and 2 p.m. on Sunday and begin your return journey not later than midnight on Monday. Children between the ages of 5 and 12 may travel at half fare; under 5 years of age when accompanied by a parent or guardian they may travel free.

Although chair or sleeping car accommodation may be bought any time up to the departure of the train, it is advisable to make your reservation several days in advance, particularly if you are travelling over a week-end. There is an even greater necessity of reserving accommodation well ahead of time if you are planning to travel at a busy holiday season. For example, at the height of the Christmas season accommodation is often booked a month or six weeks in advance on trains running between large cities, such as Montreal and Toronto.

Reservations may be made at any station, ticket office or travel agency. There is no need to pay for the chair or sleeping accommodation at the time you reserve it. It will be held for you until the day before the departure of the train. It is customary to buy the railway ticket (first class or tourist) at the same time as you pay for your reserved seat or sleeping accommodation.

If you are unable to use either the whole or the return portion of your ticket, the amount which you paid for the unused part will be refunded to you in full. The ticket should be turned in at the railway



ticket office as soon as possible. Refunds will also be made on reserved seats or sleeping accommodation if the reservations are cancelled at the ticket office before the departure of the train.

In Canada it is customary for the conductor to collect tickets from the passengers after they have boarded the train. If you are boarding the train in a large station you will probably be asked to show your ticket to a railway official as you pass through the gates on to the platform. There, other officials will ask what your destination is so that you may be directed to the right train, and the right car on that train. Not until you are actually in your place on the train will a conductor collect your ticket. In smaller centres you are not asked for your ticket at all until you are on the train. At your destination you simply walk off the train without having to show a ticket.

### *Baggage*

If you have more baggage with you than you can comfortably handle, you may have it checked through to your destination. A notice in the larger stations reading "Baggage Room"\* will tell you where to take your baggage for checking. At the baggage counter you must show your train ticket which will be punched and then you will be given a receipt, or "check", for each item of baggage. When you have reached your destination you should take your checks to the baggage room and claim your baggage. In the smaller stations your outgoing baggage may be checked and your incoming baggage claimed through the ticket agent.

---

\*This should not be confused with the "Check Room" where, for the payment of a small sum, you may leave your parcels and baggage for short periods.

The limit of baggage which may be checked without charge on each adult passenger ticket is 150 lbs., not exceeding \$100 in value. For a child travelling on a half fare ticket the limit is 75 lbs., not exceeding \$50 in value. Enquire of the ticket agent at your local station about the rates for baggage exceeding these weights or values. No single piece of baggage or other article weighing more than 250 lbs. will be accepted for transportation in regular baggage service. In the larger cities and towns baggage may be checked right through for delivery at your final destination such as home, hotel, or steamship dock. The charges for delivery service may be prepaid or paid when the baggage is received.

### *Meals*

On most trains, other than purely local ones, there is a dining car where hot meals are served. Such meals are, however, rather expensive. You may buy sandwiches, chocolate bars, cold drinks, and cigarettes from a vendor who comes through the cars at intervals during the journey. Certain stations on the main lines are equipped with restaurants where sandwiches or hot dishes may be bought during stops.

### *Lost Articles*

Enquiries for articles left on trains or in station waiting-rooms should be made to the ticket agent or station master of the nearest station serving the railway on which you were travelling at the time.

### **By Air**

The two main air lines in Canada are Trans-Canada Air Lines and Canadian Pacific Air Lines. Trans-Canada serves most of the main centres in

Canada. The largest field of operation of Canadian Pacific Air Lines is the Canadian north-west and Pacific coast regions.

In the case of Trans-Canada Air Lines, tickets and information may be obtained at T.C.A. ticket offices in the larger centres (usually located in one of the hotels) or at travel agencies. Tickets for Canadian Pacific Air Lines may be obtained at Canadian Pacific Railway offices or at travel agencies.

Timetables are issued fairly often because flight schedules change quite frequently, so be sure that you have the latest information. Like the railways the air lines operate on Standard Time all through the year. And like the railways, too, their schedules are based on the 12-hour clock.\*

### *Reservations*

It is wise to book your passage a week or so in advance and if you intend to travel at a busy holiday season it might be well to make your reservation even further ahead of time.

Reservations for return flights and from stop-over points will be cancelled unless you go or telephone to the office of the air line, wherever you happen to be, at least 6 hours before flight departure time and tell them that you intend to use your reservation.

If you are not able to use your reservation, make sure that it is cancelled at least 6 hours before the flight is due to leave. The cost of your ticket will then be refunded to you.

If the flight is delayed because of unsuitable weather or for any other reason, the air line will get in touch with you by telephone wherever it is possible to do so.

---

\*See "Time", p. 88.



## *Fares*

All fares include the cost of meals served aloft. Return fares are cheaper than 2 single tickets and are good for any period up to 4 months.

Children who are 2 years of age and under 12 years pay 50 per cent of the full adult fare. For children under 2 years of age and not occupying a seat there is no charge on flights within Canada. At the time of booking your passage, you should tell the clerk if you intend to carry an infant with you.

Trans-Canada Air Lines offers a special family rate which is good on any Monday, Tuesday, or Wednesday. This means that you must start your journey on Monday, Tuesday, or Wednesday and also return on any one of these days, but not necessarily in the same week. By this special rate the husband travels at full fare; his wife and children travel at half fare each. If a mother is travelling with one or more children, she travels at full fare and each of the children at half fare.

## *Ground Transportation*

Fares do not include transportation to and from the airport. The charge for this transportation varies according to the distance of the airport from the centre of the city.

When you buy your ticket the clerk will tell you where and at what time the taxi, in the service of the air line, will call to take you to the airport. The principal hotels in the large cities are usually points of call.

## *Baggage*

Within Canada baggage will be carried free up to a maximum of 40 pounds on each ticket. If you have baggage in excess of this amount, make enquiries at your local office regarding the extra charge that will be made.

## *Lost Articles*

You may ask at the local office of the air line on which you were travelling about articles which may have been lost en route. If they are not found within a reasonable time, further enquiries should be made in writing to Claims Department, Canadian Pacific Air Lines, Vancouver, B.C., or, in the case of T.C.A., to the Director of Passenger and Station Services, International Aviation Building, Montreal, Que.

## **By Bus**

You can travel by bus not only to all the larger centres in Canada but also to many small towns and villages, including some which are not served by the railways.

There are many different bus companies operating in various sections of the country. Those serving your district may be found in your local telephone directory. Look in the "yellow pages" under "bus lines".

## *Terminals and Stops*

In most cities there is a bus terminal or station situated close to the main business section. Tickets, timetables, and information may be obtained at the terminal, which is the main point of arrivals and departures.

Although the bus may stop briefly at other points in the city, the terminal is the best place to board the bus and you are advised to go there. You cannot be sure of getting a seat if you get on the bus after it has left the terminal.

In the smaller centres the main bus stop is usually located at a hotel, store, service station, or restaurant. Tickets may be bought at these bus stops.

In the country districts the bus will stop for you anywhere along the road if you signal to it. You should find out when the bus is accustomed to pass, take up your position by the side of the road, and signal with a wave of your hand when it comes in sight. You can buy your ticket from the driver when you get on the bus.

### *Fares*

A return fare is cheaper than two single fares. The return portion is good for any period up to 6 months from the time of its purchase.

Children under 5 years when accompanied by an adult are carried free on most bus lines. Children between the ages of 5 and 12 may travel at half fare.

### *Tickets*

In general, bus seats may not be reserved. Exceptions are sometimes made in certain heavily populated areas at busy holiday seasons. If it is possible to make a reservation, this should be done about a week before the departure of the bus.

In most cases, however, you buy tickets at bus terminals in the cities or bus agencies (certain stores,



hotels, etc.) in the small towns, shortly before getting on the bus. At stops in the countryside tickets may be bought from the driver.

The ticket collection is made by the driver as you board the bus. He will punch the ticket and hand it back to you. You must keep it and give it to the driver as you get off the bus.

If you are unable to use your ticket the money will be returned to you if you apply either by letter or in person at the head office of the bus company. Ask the driver or any bus company official to tell you the address of the head office.

### *Time*

Buses run on Daylight Saving Time when it is in effect. For the balance of the year they run on Standard Time.

As in the case of railways and air lines bus schedules are based on the 12-hour clock.

### *Baggage*

A certain amount of baggage will be carried free on each ticket. The limit set on most lines is 150 pounds on each adult ticket and 75 pounds on a half-fare ticket.

### *Lost Articles*

You should enquire about lost articles at the head office of the bus company.

### *Meals*

On long journeys the bus makes stops at certain places where you may buy meals.

## **Local Transportation**

### *Buses and Streetcars*

Buses and streetcars are the ordinary means of transportation in the larger centres. Payment is by fixed rate. If you wish to change from one route to another, you should ask the operator for a transfer as you pay your fare. Fares are paid either in the form of tickets, which you buy from the operator, or by cash. In some places the individual fare is less expensive when you buy a strip of tickets than when you pay cash. As a general rule, smoking is not allowed on buses or streetcars.

### *Taxis*

In many places taxis may be recognized by a sign on the roof, which is lighted up at night. Taxis in many cities are fitted with meters on which a fixed charge is automatically registered before the start of the trip. The meter also registers the total charge for the journey. In smaller centres meters are not often used, the amount for journeys to specified points being fixed by custom, by agreement with the driver in advance, or by local by-law.

In a few large cities taxis are permitted to pick up passengers along the streets. In such places you may signal to an empty taxi and the driver will pull over to the curb to let you in. But in many communities taxis are forbidden by law to pick up passengers along the streets. If you signal to an empty taxi in a city or town where such a law is in force the driver will not stop. In order to get a taxi you must telephone to one of the companies (look in the "yellow pages" of the telephone directory under "taxi cabs") or go to a taxi stand.

## Weights and Measures

THE metric system is not used in Canada except in scientific work. The tables of weights and measures are:

### Weights

16 ounces (written oz.) = 1 pound (written lb.)  
100 lbs. .... = 1 hundredweight (written cwt.)  
2,000 lbs. .... = 1 ton

Equivalents of these weights in the metric system are:

1 oz. .... = 28.3495 grams  
1 lb. .... = 453.59 grams  
1 cwt. .... = 45.359 kilograms

Approximately, therefore, 1 lb. is a little less than  $\frac{1}{2}$  kilo.

### Long Measure

12 inches (in.) . = 1 foot (ft.)  
3 feet ..... = 1 yard (yd.)  
 $5\frac{1}{2}$  yards ..... = 1 rod (rd.)  
1,760 yards ..... = 1 mile

Equivalents of these measures in the metric system are:

1 in. .... = 2.54 centimetres  
1 ft. .... = 30.48 "  
1 yd. .... = 91.44 "  
1 mile ..... = 1.609 kilometres

Approximately, 1 yd. is a little less than a metre, and 5 miles = 8 kilometres, so that one mile is rather more than  $1\frac{1}{2}$  kilometres.

### Fluid Measure

2 pints (pts.) ..... = 1 quart (qt.)  
4 qts. .... = 1 gallon (gal.)



Equivalents of these measures in the metric system are:

1 pt. ....	=	0.568 litres
1 qt. ....	=	1.136 “
1 gal. ....	=	4.546 “

Approximately, 1 pt. is a little more than  $\frac{1}{2}$  litre.

**Dry Measure**

2 pts. ....	=	1 qt.
4 qts. ....	=	1 gal.
2 gals. ....	=	1 peck
4 pecks ....	=	1 bushel (bu.)

Approximately, 1 bu. is a little less than  $36\frac{1}{2}$  litres.

**Square Measure**

The acre is the common unit of measurement for areas of land. It is equivalent to 0.404 hectares. Smaller areas are usually measured in square feet or square yards.

**Measures of Heat**

The normal measure of heat used in Canada is the Fahrenheit scale. A comparison of the Fahrenheit and Centigrade scales is given below.

<i>Centigrade</i>		<i>Fahrenheit</i>
100°.....	Boiling point of water .....	212°
90 .....		194
80 .....		176
70 .....		158
60 .....		140
50 .....		122
40 .....		104
30 .....		86
20 .....	Room temperature .....	68
10 .....		50
0 .....	Freezing point of water.....	32
—10 .....		14
—20 .....		— 4
—30 .....		—22
—40 .....		—40

## **Appendix**

### **OFFICES OF THE DEPARTMENT OF CITIZENSHIP AND IMMIGRATION**

IMMIGRATION Branch Offices are located in a large number of towns and cities across Canada. Should you require advice or assistance concerning immigration or settlement, you are invited to visit or write to the office nearest your place of residence. Immigration Branch Offices are listed in the telephone directories under "Government of Canada". Settlement Officers, one of whose tasks it is to assist newcomers in establishing themselves on farms or in business, are located in all Immigration Offices.

In Montreal, Ottawa, Toronto, Hamilton, Winnipeg, Edmonton and Vancouver, there are offices of the Canadian Citizenship Branch, which work closely with community organizations in assisting immigrants. They are listed in telephone directories under "Government of Canada".

#### **Regional Offices of the Immigration Branch**

Maritime Provinces:— Immigration Building,  
Pier 21,  
Halifax, N.S.

Quebec:— Immigration Building,  
Louise Basin,  
Quebec, Que.  
  
901 Bleury Street,  
Montreal, Que.

Ontario:— Austin Building,  
737 Church Street,  
Toronto 5, Ont.

Ontario:—Continued

Dominion Public Building,  
457 Richmond Street,  
London, Ont.

Woods Building,  
Ottawa, Ont.

Manitoba:—

Immigration Hall,  
Maple Street,  
Winnipeg, Man.

Saskatchewan:—

Post Office Building,  
Regina, Sask.

Alberta:—

10534 - 100th Street,  
Edmonton, Alta.

British Columbia:—

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

**Regional Offices of the Canadian Citizenship  
Branch**

901 Bleury Street,  
Montreal, Que.

536 Dominion Public Building,  
Winnipeg, Man.

Austin Building,  
737 Church Street,  
Toronto 5, Ont.

Massey-Harris Building,  
Edmonton, Alta.

Arliss Building,  
Fourth Floor,  
Hamilton, Ont.

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

West Block,  
Parliament Buildings,  
Ottawa, Ont.



# Index

	PAGE
Accidents, <i>see</i> Emergencies	
Adult Education .....	24-5
Aerogrammes .....	65
Agreement for Sale, <i>see</i> Offer to Purchase	
Agricultural Colleges .....	23
Agricultural Schools .....	22
Air Cargo, <i>see</i> Air Freight	
Air Freight .....	29
Air Mail Rates .....	65
Air Parcel Post .....	66
Air Travel .....	95-8
Alcoholic Beverages .....	77-8
Ambulances .....	84
American Express .....	28
Annuity Insurance .....	37, 38
Apartments .....	31, 32
Application for Citizenship .....	19-20
Apprenticeship .....	50-1
Arts and Trades Schools .....	23
Assisted Passage Loan .....	48
Automobile Insurance .....	36-7
 Baggage—	
Air .....	98
Bus .....	100
Train .....	94-5
Baggage Room .....	94
Bank Accounts .....	3-4
Bank Deposits .....	4-5, 67-8
Bank Drafts .....	7, 8
Bank Loans .....	7
Rate of Interest .....	7
Repayments .....	7
Security .....	7
Bank Manager .....	6, 7
Bank Money Orders .....	7, 8
Bank of Canada .....	10
Bank Safekeeping Facilities .....	9
Bank Withdrawals .....	4-5, 67-8
Banking Hours .....	2
Banking Practice .....	2-10
Barbers .....	50
Barristers .....	41

Beer .....	77-8
Beer Parlours .....	78
Better Business Bureaux .....	17
Beverage Rooms .....	78
Bicycle Licences .....	45
Blacksmiths .....	50
Boards of Trade .....	10
Bookmobiles .....	43
Boy Scouts .....	75
Branch Banks .....	2, 4
Bricklayers .....	50
British Subjects .....	20, 46
Building a House .....	32-3
Building Industry .....	49
Building Permits .....	33, 43-4
Building Restrictions .....	33
Building Standards .....	33
Burglary, Robbery and Theft Insurance .....	36
Bus Terminals .....	98-9
Bus Travel .....	98-100
Buses (Local) .....	101
Business, Establishment of .....	11
Business, Purchase of .....	10-11
Business Licences .....	47
Buying on Credit .....	13-15
Cables .....	82-3
Full Rate .....	82-3
Greeting Rate .....	83
Night Letter Rate .....	82
Canadian Citizenship .....	18-20
Canadian Citizenship Act .....	18
Canadian Citizenship Branch .....	40, 104, 105
Regional Offices .....	105
Canadian Government Annuities .....	38-9
Canadian National Express .....	28, 29
Canadian National Railways .....	29, 50, 90-1
Canadian National Telegraphs .....	82
"Canadian Occupations" .....	51
Canadian Pacific Air Lines .....	95-6, 98
Canadian Pacific Express .....	28, 29
Canadian Pacific Railway .....	29, 50, 90-1
Canadian Pacific Telegraphs .....	82
Canadian Passport Office .....	62

Canadian Red Cross .....	75, 80
Carpenters .....	50
Carrying Charge, see Interest Charge .....	
Cash on Delivery .....	67
Catholic Women's League .....	75
Catholic Youth Organization .....	75
Census Takers .....	62
Centigrade .....	103
Central Mortgage and Housing Corporation .....	33
Certificate of Canadian Citizenship .....	19
Certificates of Identity .....	62
Chair Cars .....	92, 93
Chambers of Commerce .....	10
Change of Address Card .....	69
Charge Accounts .....	13-14
Charitable Organizations .....	80
Chartered Banks .....	2-9, 33
Chauffeurs' Licences ..	44
Check Room .....	94f.
Cheques .....	4, 5-6, 7, 13, 17
Child Health Centres .....	59
Child Welfare .....	69-70
Children's Aid Societies .....	69-70
Children's Fares—	
Air .....	97
Bus .....	99
Train .....	93
Churches .....	17-18
Citizenship and Immigration, Dept of 10, 12, 40, 48, .....	104-5
Citizenship Committees .....	75
Citizenship Councils .....	75
Civil Marriage .....	46
Classes on Trains .....	92-4
Coach .....	92
First .....	92-3
Tourist .....	92-3
Classical Colleges .....	22, 23
Classified Newspaper Advertisements .....	31, 49
Clergy .....	18, 46
Clerk of the Court .....	18, 19
Clerk of the Municipality .....	44, 46, 47, 70, 72
Clinics .....	58-9
Collective Bargaining .....	53
Colleges .....	24



	PAGE
Collision Insurance .....	36
Commercial High Schools .....	22
Commissioners for Oaths .....	41
Community Chests, <i>see</i> Welfare Councils	
Correspondence Courses .....	25
Councils of Social Agencies, <i>see</i> Welfare Councils	
Credit Plans .....	13-15, 17, 48
Current Accounts .....	3, 4
Customs Declarations .....	66
Customs Import Duties .....	79
Day Letters .....	82
Day Nurseries .....	70
Daylight Saving Time .....	88, 100
Declaration of Intention .....	18-20
Deed .....	34
Dentists .....	52, 61
Department Stores .....	16-17
Dial Telephones .....	85
District Taxation Office .....	80, 81
Doctors .....	25, 26, 52, 56-7
Dog Licences .....	45
Domicile .....	18, 20
Down Payment .....	14
Drivers' Licences <i>see also</i> Motor Vehicle Operators' Licences .....	5, 13
Driving Test .....	44
Drug Stores .....	16, 63
Dry Measure .....	103
Education .....	21-5
Electricians .....	50
Electricity Meters .....	61
Elementary Schools .....	21-2
Emergencies .....	25-7
Emergency Cars .....	26
Employment .....	48-50
Engineering .....	52
English Language .....	19, 40
Enumerators of Voters' Lists .....	62
Evening Classes .....	24
Exchange Charge (Bank) .....	6
Excise Duties .....	79
Executive and Professional Employment Officers.	49

	PAGE
Express .....	27-8
Express Money Orders .....	28
Fahrenheit .....	103
Family Allowances .....	68, 70-1
Family Rate (Air Travel) .....	97
Fares—	
Air .....	97
Bus .....	99
Train .....	93
Farm Loans .....	12
Farms, Purchase of .....	12
Federal Taxation .....	79-81
Fire Alarm .....	26-7
Fire Alarm Box .....	26-7
Fire-Arms .....	30
Fire Department .....	25-6, 27, 84
Fire Insurance .....	35
Fishing Licences .....	45-6
Floater Insurance .....	35-6
Fluid Measure .....	102-3
Food Money Orders .....	28
Franchise .....	20-1
Freight .....	27, 29
Air .....	29
Rail .....	29
Road .....	29
Water .....	29
French Language .....	19, 40
Furnished Rooms .....	31
Game Regulations .....	30
Garbage Collection .....	61
Gas Meters .....	61
General Delivery .....	68
Girl Guides .....	75
Government Annuities .....	68
Great Lakes Shipping .....	49
Guidance Officer .....	51
Hairdressers .....	50
Health Insurance, <i>see</i> Hospital and Medical Plans	
Heat Measure .....	103
High Schools, <i>see</i> Elementary Schools	
Holidays with Pay .....	54

	PAGE
Hospital and Medical Prepayment Plans (Private)	58
Hospital Prepayment Plans (Provincial)	57
Hospitals	57-8, 84
Hours of Work	53-4
Household Science Schools	23
Housing	30-4
Building	32
Buying	34
Renting	31
Hunting Licences	30, 45-6
Identification, Means of	5, 6, 8, 13
Immigration Offices	1, 52, 104-5
Regional Offices	104-5
Income Tax	8, 55, 68, 79-81
Indigent Hospital Patients	57
Inoculation	59
Instalment Plan	14-15
Insurance	35-9
Insurance Companies	33, 35
Insurance (Parcel Post)	66
Interest Charge	14
Interest Rates—	
Bank Accounts	3, 68
Bank Loans	7
Kindergarten	22
Kitchen Privileges	32
Labour Unions	50, 53, 55
Landlords	31, 32
Language and Citizenship Classes	40
Lawyers	11, 12, 34, 40-2, 52
Lease	32
Legal Services	40-2
Lending Libraries	43
Libraries	42-3
Lending	43
Public	42-3
Regional	43
Specialized	43
University	43
Licences	43-7
Building	43
Business	47



	PAGE
Bicycle .....	45
Dog .....	45
Fire-Arms .....	30, 45
Fishing .....	45
Hunting .....	45
Liquor .....	46, 77
Marriage .....	46
Motor Vehicle Operators' .....	44
Motor Vehicle Ownership .....	44
Professional .....	46, 52
Radio .....	46
Shop .....	47
Television .....	46
Trade .....	47
Life Insurance .....	37-8
Light Housekeeping Privileges .....	32
Limited Payment Life Insurance .....	37, 38
Liquor Licences .....	46, 77
Loan Companies .....	9, 10, 33
Loans—	
Bank .....	7
Farm .....	12
Loan Companies .....	10
Mortgage .....	33
Local Transportation .....	101
Location of Post Offices .....	63
Long Distance Telephone Calls .....	86-7
Long Measure .....	102
Lost Articles—	
Air .....	98
Bus .....	100
Train .....	95
Lumber Industry .....	50
Machinists .....	50
Magneto Telephones .....	25, 85-6
Mail Couriers .....	44, 69
Mail Delivery .....	68-9
Mail Order Buying .....	16-17, 67
Mail Order Catalogues .....	16, 17
Manual Telephones .....	25, 85
Marriage Licences .....	46

Meals—	
Air .....	97
Bus .....	100
Train .....	95
Measures .....	102-3
Medical and Health Services .....	56-61
Medical Assistance .....	25-6
Medical Expenses (Receipts for) .....	80
Minimum Wages .....	54
Minors, Employment of .....	55
Money, Sending Away .....	7-8, 28, 67, 83
Money, Transfer by—	
Cable .....	8, 28, 83
Mail .....	8, 28
Telegraph .....	8, 83
Money Orders .....	7, 8, 17, 28, 67
Mortgage Loans .....	33
Mothers' Allowances .....	71-2
Motor Vehicle Licence Bureau .....	89
Motor Vehicle Mechanics .....	50
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	44-5
Motor Vehicles (Transfer of Ownership) .....	44-5
Moving Vans .....	29
Municipal Health Departments .....	57
Municipal Health Officer .....	59
Municipal Police .....	27, 90
Municipal Taxation .....	81-2
National Employment Service .....	47, 48-50, 51, 52, 53, 54, 72, 73
National Housing Act .....	32-3
Night Letters .....	82
Notaries .....	11, 12, 34, 40-2
Nurse-Training Schools .....	22
Nurses .....	52
Oath of Allegiance .....	19
Offer to Purchase .....	34
Order of St. John .....	75
Ordinary Life Insurance .....	37-8
Ordinary Mail Rates .....	64
Ordinary Telegrams .....	82
Out-Patients Departments .....	57

	PAGE
Paid up Policy .....	37, 38
Painters .....	50
Parcel Post .....	27, 65-6
Party Lines—	
Rural .....	85-6
Urban .....	84, 86
Pass Books .....	4, 68
Passports .....	5, 13, 62
Payroll Deduction Plan .....	55
Penalties—	
Infractions of Traffic Regulations .....	90
Insufficient Postage .....	63
Late Filing of Income Tax .....	80
Permits, see Licences	
Person-to-Person Calls .....	87
Pharmacists .....	52
Pistols .....	30
Plasterers .....	50
Plumbers .....	50
Police Department .....	25-7, 30, 84
Poliomyelitis .....	57
Post Office .....	8, 16, 62-9
Post Office Savings Bank .....	9, 67
Postage Rates .....	64-5
Postage Stamps .....	63, 68, 69
Postal Money Orders .....	67
Postcards .....	64
Premiums .....	37, 38, 55
Primary Schools, see Elementary Schools	
Printing Trades .....	50
Private Schools .....	23
Professional Licences .....	46, 52
Professional Requirements .....	52
Property Damage Insurance .....	36
Property Tax .....	81-2
Provincial Insurance Plans .....	39
Provincial Licensing Bodies .....	52
Provincial Police .....	27, 30, 90
Provincial Taxation .....	81
Public Health Nurses .....	60-1
Public Houses .....	78
Public Liability Insurance .....	36
Public Telephones .....	87



	PAGE
Qualifications for Voting .....	20-1
Radio (Transmitter) Licences .....	46
Railway Freight .....	29
Real Estate Agents .....	34
Receiver General of Canada .....	80
Refunds on—	
Air Tickets .....	96
Bus Tickets .....	100
Train Tickets .....	93-4
Regional Libraries .....	43
Registrar of Canadian Citizenship .....	18, 20
Registration of Mail .....	66-7
Relatives, Admission to Canada .....	1
Religious Marriage Ceremony .....	46
Rent Controls .....	31-2
Renting—	
Apartment .....	31-2
House .....	31-2
Room .....	31-2
Renunciation of Foreign Nationality .....	19
Reservations—	
Air .....	96
Bus .....	99
Train .....	93-4
Return Fares—	
Air .....	97
Bus .....	99
Train .....	93
Revolvers .....	30
Rifles .....	30
Room and Board .....	32
Royal Canadian Mounted Police .....	27, 30, 90
Sales Tax .....	79, 81
Salvation Army .....	75, 80
Savings Accounts .....	3, 4
Scholarships .....	24
School Holidays .....	21
Schools .....	21-3
Seasonal Unemployment .....	49-50
Security for Loans .....	7
Self-Service Stores .....	15-16
Self-Teaching Materials .....	40
Service Clubs .....	75

	PAGE
Settlement Officers .....	10, 11, 12, 13, 48, 104
Shop Licences .....	47
Shopping Hours .....	16
Shotguns .....	30
Social and Welfare Services .....	69-75
Social Customs .....	76
La Société de St. Vincent de Paul .....	80
Solicitors .....	41
Special Delivery .....	66
Specialized Libraries .....	43
Speed Limit .....	90
Spirits .....	77-8
Square Measure .....	103
Stamp-Vending Machines .....	63
Standard Time .....	88, 91, 96, 100
Station-to-Station Calls .....	87
Stone Masons .....	50
Stores .....	15-17
Streetcars .....	101
Subletting .....	32
Succession Duties .....	79, 81
Summer Employment .....	24
Summer Schools .....	25
Supplementary Benefits (Unemployment Insurance) .....	72
Tailors .....	50
Taverns .....	78
Tax Assessors .....	62
Taxation .....	79-82
Federal .....	79-81
Provincial .....	81
Municipal .....	81
Taxis .....	101
Teacher-Training Schools .....	22, 23
Technical Institutes .....	51
Technical Schools .....	22, 23
Telegrams .....	82-3
Day Letter .....	82
Night Letter .....	82
Ordinary .....	82
Telephone Directory .....	26, 84, 87
Telephone Operator .....	25-6, 27, 85, 86, 87
Telephones .....	25-6, 84-7

	PAGE
Television (Transmitter) Licences .....	46
Term Insurance .....	37, 38
Tickets—	
Air .....	96-7
Bus .....	98-100
Train .....	91, 93-4
Time Zones .....	88
Timetables .....	91, 96, 98
Trade Licences .....	47
Trade Schools .....	51
Trade Unions .....	47
Traffic Regulations .....	89-90
Train Accommodation .....	92-4
Trans-Canada Air Lines .....	95-6, 97, 98
Travel .....	90-101
Air .....	95-8
Bus .....	98-100
Train .....	90-5
Travellers' Aid .....	91-2
Travellers Cheques .....	9, 28
Trucking Companies .....	29
Trust Companies .....	9, 33
Tuberculosis .....	57
Twelve-Hour Clock .....	88, 91, 96, 100
Unemployment Insurance .....	55, 56, 72-3
Unemployment Insurance Book .....	72-3
Unemployment Insurance Stamps .....	68, 73
Unfurnished Rooms .....	31
Universities .....	24, 25
University Libraries .....	43
University Loan Funds .....	24
Vaccination .....	59
Venereal Disease .....	57, 59
Victorian Order of Nurses .....	60-1, 75
Visas .....	62
Vocational Guidance .....	51
Vocational Schools .....	51
Vocational Training .....	51
Voluntary Organizations .....	40, 69, 74-5



	PAGE
Wages .....	53-4
Water Freight .....	29
Water Meters .....	61
Week-End Fares (Trains) .....	93
Weights .....	102
Welders .....	50
Welfare Councils .....	70, 74-5
Wills .....	41-2
Wine .....	77-8
Workmen's Compensation .....	56, 73-4
Workmen's Compensation Act .....	74
Y.M.C.A. ....	75
Y.W.C.A. ....	75
"Yellow Pages" .....	84
Young Men's Hebrew Association .....	75
Young Women's Hebrew Association .....	75

# CANADA

(Exclusive of northern regions)

Scale of Miles

10 50 100 200 400

REFERENCE

Dominion Capital  
Provincial Capital  
Railway Main Lines  
Trans-Canada Air Lines  
Other Air Lines

•  
•  
—  
—  
—



## DISTANCES BETWEEN PRINCIPAL POINTS IN CANADA \*

NOTE.—Generally, the distances given are the shortest by railway.

A knowledge of distances in miles between principal points constitutes very useful information in these days of wide travel, but when an attempt is made to compile such data difficulties are at once encountered. Railway distances are the logical choice, even though road distances are of increasing interest to a vast body of travellers by automobile and are a useful alternative. Railway distances represent usually the shortest practicable land distances between two points and even to-day the bulk of freight and passenger traffic is by rail. Again distances by rail (sometimes called "line" distances) are only useful in practice to those who travel by rail. Thus, in the early phase of transportation of course, but has not yet assumed its final form, that it should dispense with the more usual one. Again it is not a difficult matter to estimate air-line distances from a map made to convenient scale, whereas the ordinary reader is not able to obtain railway distances easily.

Even though it is decided to adopt railway distances as most useful, it is necessary to decide whether the most travelled route between two places or the shortest railway route should govern. In the tables given below, the distances between points are the shortest distances, by railway and not necessarily the most travelled routes, or the route by which main traffic travels. They are compiled principally from the railway time tables. The minimum tables include the capital of each province and some of the main shipping ports. In some principally, but not altogether in population, the sub-urban areas include distances of local importance. Included in the distances from Victoria are the distances from Victoria to Cape Tormentine, over which the trans-fer transport is by ferry, similarly the trans-fer distance between Mulgrave and Port Hope is included in the distance from Multara to Sydney. In the minimum table all the distances from Victoria include the distance travelled by boat from Victoria to Vancouver. However, wherever possible, railway distances only are used. In certain distances from Three Rivers and from Quebec it is possible, by the use of ferries, to travel by shorter routes than those given in the tables, the rail route only being taken in these cases.

Where boat routes are given, the best approximation of the distance is given. Where no boat routes are given, the rail route only being taken in these cases.

The air-line distances used are not necessarily the straight-line distances between points, but are the distances over the routes usually travelled by aeroplanes in good weather.

Place	Johns	Charlottetown	Halifax	Moncton	Saint John	Fredericton	Quebec	Montreal	Shenbrooke	Three Rivers	Ottawa	Kilgusno	Toronto	Ham. ton	London	Windsor	Fort William	Winnipeg	Brandon	Chauvill	Regina	Saskatoon	Calgary	Edmonton	Vancouver	Victoria	Prince Rupert
Johns	894	911	994	1083	1090	604	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	
Charlottetown	804	911	994	1083	1090	604	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	
Halifax	911	994	1083	1090	604	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760
Moncton	1083	1090	604	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	
Saint John	1090	604	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	
Fredericton	604	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	
Quebec	1467	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	
Montreal	1550	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	
Shenbrooke	1481	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	
Three Rivers	1545	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	
Ottawa	1645	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	
Kilgusno	1738	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	
Toronto	1886	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	
Ham. ton	1025	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	
London	7001	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	
Windsor	2521	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	
Fort William	2817	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	
Winnipeg	2951	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	
Brandon	3066	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	
Chauvill	3172	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	
Regina	1228	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	
Saskatoon	3610	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	5560	
Calgary	3618	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	5560	5760	
Edmonton	4280	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	5560	5760	5960	
Vancouver	4365	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	5560	5760	5960	6160	
Victoria	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	5560	5760	5960	6160	6360	
Prince Rupert	4574	1560	1760	1960	2160	2360	2560	2760	2960	3160	3360	3560	3760	3960	4160	4360	4560	4760	4960	5160	5360	5560	5760	5960	6160	6360	

[illegible]

\*Prepared under the direction of B. W. Waugh, Surveyor General, Department of Mines and Technical Surveys, Ottawa.





EDMOND CLOUTIER, C.M.G., O.A., D.S.P.  
QUEEN'S PRINTER AND CONTROLLER OF STATIONERY  
OTTAWA, 1954.

Canada Citizenship and Immigration  
Department of Canadian Citizenship Branch  
D  
CAI  
CII  
HIS  
GOVT PUBNS

# Handbook for Newcomers







GOVT PUBNS

CA  
= 11  
- 475

# HANDBOOK *for* NEW COMERS



Prepared by Canadian Citizenship Branch  
Department of Citizenship and Immigration  
Ottawa, Canada

---

Honourable J. W. Pickersgill . . . . . Minister  
Laval Fortier, O.B.E., Q.C. . . . . Deputy Minister

*Contents Revised to  
December, 1956*

## Table of Contents

	PAGE
Admission of Relatives to Canada.....	1
Banking Practice .....	2
Chartered Banks .....	2
Banking Hours.....	2
Bank Accounts.....	3
Opening an Account.....	3
Deposits and Withdrawals.....	4
Cheques .....	5
Advice from your Bank Manager.....	6
Borrowing Money from the Bank.....	7
Sending Money Away.....	7
Receiving Money by Mail.....	8
Travellers' Cheques.....	9
Safety Deposit Boxes.....	9
Other Savings Banks .....	9
Bank of Canada .....	10
Loan Companies .....	10
Buying a Business or a Farm .....	10
Buying a Business .....	10
Buying a Farm .....	12
Buying Practice in Stores .....	13
Payment in Cash .....	13
Payment by Cheque .....	13
Buying on Credit .....	13
Shopping Practice .....	15
Better Business Bureaux .....	17
Churches .....	17
Citizenship .....	18
Education .....	21
Starting School .....	21
Elementary Schools .....	21
Secondary Schools .....	22
Private Schools .....	23
Advanced Technical Schools .....	23



## Contents—cont.

	PAGE
Agricultural Colleges .....	23
Universities and Colleges .....	24
Adult Education .....	24
Emergencies .....	25
How to Call for Medical Assistance .....	25
How to Turn in a Fire Alarm .....	26
How to Obtain Police Assistance .....	27
Express and Freight .....	27
Express .....	28
Freight .....	29
Fire-Arms .....	30
Housing .....	30
Renting a Room, Apartment or House .....	31
Building a House .....	32
Buying a House .....	33
Insurance .....	35
Fire Insurance .....	35
Floater Insurance .....	35
Burglary, Robbery and Theft Insurance .....	36
Automobile Insurance .....	36
Life Insurance .....	37
Canadian Government Annuities .....	38
How to Buy Insurance .....	39
Language and Citizenship Classes .....	40
Legal Services .....	40
How to Obtain Legal Help .....	40
Making a Will .....	41
Libraries .....	42
Licences and Permits .....	43
Building Permits .....	43
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	44
Bicycle Licences .....	45

## Contents—cont.

	PAGE
Dog Licences .....	45
Fire-Arms Licences .....	45
Fishing and Hunting Licences .....	45
Liquor Licences .....	46
Marriage Licences .....	46
Professional Licences .....	46
Radio and Television Licences .....	46
Shop and Business Licences .....	47
Trade Licences .....	47
Making a Living .....	48
Employment .....	48
Opportunities for Advancement .....	50
Technical and Professional Occupations .....	52
Collective Bargaining and Labour Organizations ..	53
Wages and Hours of Labour .....	53
Employment of Minors .....	55
Payroll Deduction Plan .....	55
Unemployment Insurance .....	56
Workmen's Compensation .....	56
Medical and Health Services .....	56
How to Obtain the Services of a Doctor .....	57
Hospitals .....	57
Prepayment of Hospital and Medical Services ..	58
Clinics .....	58
Special Health Services for Children .....	59
Public Health Nurses .....	60
Dentists .....	61
Municipal Services .....	61
Passports, Certificates of Identity, and Visas .....	62
Post Office .....	62
Location .....	63
Hours .....	63
Penalty for Insufficient Postage .....	63

## Contents—cont.

	PAGE
Articles not Permitted in Mail .....	64
Classes of Mail .....	64
Special Delivery .....	66
Registration .....	66
Money Orders .....	67
C.O.D. (Cash on Delivery) .....	67
Post Office Savings Bank .....	67
Other Functions .....	68
Mail Delivery .....	68
Posting Letters and Parcels .....	69
Social and Welfare Services .....	69
Family and Child Welfare .....	69
Family Allowances.....	70
Family Assistance .....	71
Mothers' Allowances .....	71
Unemployment Insurance .....	72
Workmen's Compensation .....	73
Voluntary Organizations .....	74
Social Customs .....	76
Spirits, Wine and Beer .....	77
Taxation .....	79
Federal .....	79
Provincial .....	81
Municipal .....	81
Telegrams and Cables .....	82
Telegrams .....	82
Cables .....	82
Sending a Message .....	83
Receiving a Message .....	83
Sending Money Away .....	83
Telephones .....	84
Telephone Directory .....	84
Types of Telephones .....	85
Urban Party Lines .....	86
Long Distance .....	86
Public Telephones .....	87

## Contents—cont.

	PAGE
Time .....	88
Time Zones .....	88
Standard Time and Daylight Saving Time .....	88
Twelve-Hour Clock .....	88
Traffic Regulations .....	89
Travel .....	90
By Train .....	90
Times of Trains .....	91
Travellers' Aid .....	91
Types of Accommodation .....	92
Tickets and Reservations .....	93
Baggage .....	94
Meals .....	95
Lost Articles .....	95
By Air .....	95
Reservations .....	96
Fares .....	97
Ground Transportation .....	97
Baggage .....	98
Lost Articles .....	98
By Bus .....	98
Terminals and Stops .....	98
Fares .....	99
Tickets .....	99
Time .....	100
Baggage .....	100
Lost Articles .....	100
Meals .....	100
Local Transportation .....	101
Buses and Streetcars .....	101
Taxis .....	101
Weights and Measures .....	102
Appendix: Offices of the Department of Citizenship and Immigration .....	104
Index .....	106



## Welcome

**O**N BEHALF of the Government and people of Canada I want to extend to you a very warm greeting.

I hope you will soon feel at home and be happy among us. Canadians are generally regarded as a friendly and sincere people, and I am sure you will find us ready and anxious to assist you in every possible way.

Many questions will occur to you about everyday life in Canada. This booklet has been designed to provide the answers to some of these questions. I hope you will find it useful.

**J. W. PICKERSGILL**

*Minister of Citizenship and Immigration*

## **Admission of Relatives to Canada**

IF YOU are interested in making arrangements for the admission to Canada of members of your family, or if you have any questions concerning immigration matters, you should visit or write to the nearest Immigration Office for advice and assistance.\*

*NOTE: All matters pertaining to immigration are handled free of charge by the Canadian Immigration authorities.*

---

\*See Appendix, p. 104.

# **Banking Practice**

## **Chartered Banks**

In Canada the majority of people deposit their savings in the privately-owned commercial banks, commonly called chartered banks. These banks have received charters from the government permitting them to engage in all phases of domestic and foreign banking. They operate under one law, the Bank Act, and this gives uniformity to banking across the country. As a result of a series of amalgamations during the past fifty years there are now only nine chartered banks in Canada. They are in a strong, well established position and most have a widespread system of branches throughout Canada.

The nine chartered banks are: Bank of Montreal, Bank of Nova Scotia, Toronto-Dominion Bank, Provincial Bank of Canada, Canadian Bank of Commerce, Royal Bank of Canada, Banque Canadienne Nationale, Imperial Bank of Canada, Mercantile Bank of Canada. You will find a branch of one or more of these banks in most Canadian communities, except some of the very small centres.

## *Banking Hours*

Banks are open only at certain hours. In many of the cities and large towns they are closed all day Saturday but in the smaller communities they usually remain open on Saturday morning. Banks that are closed on Saturday have the following week-day hours: Monday to Thursday, 10.00 a.m. to 3.00 p.m.; Friday, 10.00 a.m. to 3 p.m. and 4.30 p.m. to 6.00 p.m. Other banks (i.e. those that are open on Saturday morning) have the following hours: Monday to Friday, 10.00 a.m. to 3.00 p.m.; Saturday, 9 a.m. to 11 a.m.

## *Bank Accounts*

There are two kinds of bank accounts: savings accounts and current accounts.

A *Savings Account* may be opened with a deposit as little as \$1.00. Although it is intended primarily for savings, cheques\* may be drawn against it. If the number of cheques exceeds the limit set by the bank, a small service charge for each additional cheque may be made.

Interest is paid twice yearly at the prevailing rate which at present is  $2\frac{3}{4}$  per cent on the minimum quarterly balance.

A savings account provides an excellent means of saving a proportion of your income for the payment of rent, taxes, insurance premiums, and for future investments.

A *Current Account* is used by practically all business men and firms in the transaction of their business. But it is also useful to anyone who uses a large number of cheques. Cancelled cheques are returned to you at the end of each month and serve as receipts.

As much work and expense are involved in the operation of a current account, it is not the practice to allow interest, and on accounts where the sum on deposit is small in relation to the work involved in operating the account, a nominal monthly charge is made to pay for the stationery and service.

## *Opening an Account*

Your money will be much safer in a bank than in your own home or on your person and you are strongly advised to open a bank account as soon as you reach your destination in Canada. If, later on,

---

\*See p. 5.



you move to another part of the country, the bank will transfer your money to a branch of a chartered bank in your new community.

Opening a bank account is a very simple matter and any member of the bank staff will be glad to help you.

A deposit slip showing the amount of your first deposit will be made out and you will be asked to give your full name, address, and occupation. In the case of a married woman it is customary to obtain the husband's name and occupation.

You will also be asked to give the bank a specimen signature exactly in the manner in which you intend to sign cheques and withdrawal forms. This signature is kept for comparison and will serve as a means of protecting you from anyone who might attempt unlawfully to withdraw money from your account.

You will then be given a pass book showing the amount of money you have deposited. You will also be supplied with a book of cheques. The pass book is kept by you and all deposits and withdrawals are entered in it by the bank for your information.

In the case of a savings account it is desirable to present the pass book at the time when a deposit or withdrawal is made. This is not necessary in the case of a current account, but the pass book for a current account should be left at the bank at frequent intervals to be brought up to date.

### *Deposits and Withdrawals*

Every time you wish to make deposits of money (cheques, drafts, money orders, bills, coin), you call at the bank and make out a deposit slip similar to the one used when you opened your account. You then hand the money, deposit slip, and pass book to a teller and the deposit will be entered in your book.

If you wish to withdraw money from your account, make out a withdrawal slip or a cheque made payable to yourself and present it to the teller who will give you the required amount.

In requesting a withdrawal from a branch or bank other than the one in which your account is kept, you are asking a special favour. In case of an emergency, tell the bank official your story, give him your bank account number, show him a document which will identify you and he will assist you if at all possible. You can best identify yourself by means of a passport, driver's licence or other official document on which your signature is shown.

### *Cheques*

A cheque is an order drawn on your bank to pay a stated sum of money out of your account to the person named on the cheque.

In Canada the cheque is a universally recognized means of payment. It is one of the safest and most convenient methods of handling money.

*Writing Cheques*—In writing a cheque the following points are important:

1. Write in ink, not in typewritten or even in indelible pencil, as either of the latter may be altered.
2. Always date your cheque.
3. Always, if possible, give the Christian name or initials as well as the surname of the person to whom the cheque is made payable, i.e., the payee.
4. Write the amount to be paid in words and also in figures.
5. In the space where you write the amount in words, begin at the extreme left, leaving no room for alteration. The words should almost join each other, and any blank space following the amount should be filled with a heavy line. The figures should also begin as close to the dollar mark as possible.

6. Your signature at the right-hand bottom corner should always be written in the same way as your specimen signature in the possession of the bank.

If you would like further assistance in writing a cheque, any member of the bank staff will be glad to help you.

*Payment of Cheques*—When you receive a cheque payable to yourself always take it to the bank where you have your account, even if the cheque is drawn on some other bank.

If you are out of town, or for any other reason cannot take the cheque to your own bank, be sure that you have a means of identifying yourself at another bank. Even at another branch of your own bank a means of identification is necessary.

Every cheque on being presented for payment must be endorsed (i.e. signed) on the back by the person to whom it is made payable. It must be endorsed in exactly the same way as the name appears on the face of the cheque. Even if the name is misspelt on the face of the cheque it must be misspelt in the endorsement, with the correct signature beneath the misspelt one.

Cheques drawn on a bank in another town are usually subject to a charge called "exchange". When a bank cashes a cheque for you on an out-of-town bank, it must collect the funds from that bank. The exchange charge is to help reimburse the bank for the costs involved.

### *Advice from your Bank Manager*

The manager of the bank in which you choose to open an account will be very helpful in giving you advice and assistance on all business and financial matters. In fact, before engaging in any major business transaction it is always wise to consult him.



## *Borrowing Money from the Bank*

If you have occasion to borrow money, you should call on your bank manager and talk the matter over with him. Tell him the amount and purpose of the loan required and the security which you can offer.

In a general way, it may be said that among the best forms of security are bonds and shares, such as government and municipal bonds, corporation stocks, and high-class stocks quoted on the stock exchange.

Another form of security is to obtain a guarantor or endorser who will pledge himself to pay back the loan in case the borrower fails to do so in the stipulated time.

On the loan advanced by the bank you are charged a reasonable rate of interest. This is normally about 6 per cent depending on the type of security which you have been able to provide.

Personal loans to salaried men and women, to wage-earners, and to business and professional people may also be obtained for any useful purpose, for example, an emergency or a business opportunity. When you have told the manager your story and shown him that your credit standing is good, that the purpose of the loan is sound, that you have an assured income with which to repay the loan, he will provide the money. Repayments can be arranged on a basis of monthly instalments. Typical interest rate is 6 per cent.

## *Sending Money Away\**

If you wish to send money to any place in Canada or abroad, your bank offers a safe and reliable means of carrying out this transaction. There is no limitation on the amount of money you may send. This may be done by cheque, money order or bank draft. When

---

\*See also "Express", p. 28 and "Post Office", p. 67.



sending money outside Canada for the support of relations, a receipt for the amount forwarded should be retained by you for income tax purposes.\*

A *Bank Money Order* is a kind of cheque drawn on a bank for the sending of money by mail. Money orders for any amount up to \$100 may be bought at any bank for a small charge. They may be sent to any destination in Canada, the United States or the United Kingdom and are payable at any bank.

A *Bank Draft* is an order issued by a bank instructing one of its branches or banking correspondents to pay a sum of money to the person named therein.

Drafts for an unlimited amount of money may be bought at any bank. They are payable at any point in Canada where there is a bank, or they may be used for sending money to other parts of the world.

*Telegraphic, Cable or Mail Transfers of Money\*\** may also be arranged through your bank. The bank will send money by mail or telegraph to any part of Canada or the United States, or by mail or cable to any part of the world.

### *Receiving Money by Mail*

If money is sent to you by bank money order, draft, or telegraphic cable or mail transfer, it is desirable to take the document to your own bank for payment, even if it is drawn on another bank. If this is not convenient, you may take it to another bank but you must have a positive means of identification.

If a money order is sent to you when you are living in a small village where there is no bank, you can usually cash it at a store, post office, or railway ticket office.

---

\*See also "Taxation", p. 79.

\*\*See also "Express", p. 28 and "Telegrams", p. 83.

## *Travellers Cheques\**

As long as you are travelling about the country a safe and convenient way of carrying your money is in the form of travellers cheques which may be bought at your bank. They may be used much like cash in Canada and most other countries. When you buy travellers cheques you must sign each one in the presence of the clerk at the bank. Then, when you cash a cheque you must sign it once more in the presence of the cashier, who is thus able to compare the two signatures before issuing the money. Travellers cheques are therefore useless to the thief or finder if stolen or lost.

## *Safety Deposit Boxes*

Banks rent safety deposit boxes for a nominal charge. Securities, deeds, insurance policies, and other documents or small articles of value may be kept in this box as a safeguard against theft, fire, and other hazards. If you rent a box you are the only one who has access to it. The boxes are available during banking hours.

Where the number of securities is small and would not warrant the renting of a safety deposit box, safe-keeping facilities are available at all banks, the charge being calculated on the number and size of the pieces lodged.

## **Other Savings Banks**

While the great majority of Canadian savings deposits are in the chartered banks, deposits may also be made in other institutions which are operated by the Post Office,\*\* some of the provinces, co-operative credit unions, loan and trust companies.

---

\*See also "Express", p. 28.

\*\*See "Post Office", p. 67.

## **Bank of Canada**

You will notice that Canadian bank notes bear the name of the Bank of Canada. This is an institution operated by the government and is Canada's central bank. It does not transact business with the general public. Its functions include the issuance of bank notes and the control and regulation of credit and currency.

## **Loan Companies**

Large loan companies in Canada operate under government charter. Their principal function is the lending of money on first mortgage security.

As well as the large loan companies, there are four licensed small loan companies which have branches in many communities. They make loans, usually not exceeding \$500, on the promissory notes of the borrower, additionally secured in most cases by endorsements or chattel mortgages.

## **Buying a Business or a Farm**

### **Buying a Business**

Should you be interested in buying a business, it might be wise if you accepted employment in a similar enterprise for a short period beforehand so as to gain some experience in Canadian ways of operation.

When you feel you are ready to buy a business, and are in possession of some funds of your own, Settlement Officers of the Department of Citizenship and Immigration\* can be of definite assistance to you in many ways. The ones in your area are in personal contact with the local municipal authorities, Chambers of Commerce, and Boards of Trade, which are

---

\*See Appendix, p. 104.



often willing and able to help you. Settlement Officers can get you appointments with local officials and business men and supply information which you would otherwise find difficult to obtain. They are well informed on specific business opportunities available in their area, and can therefore suggest to you which ones might be worth investigating. The Settlement Officers will also be able to advise you which licences you will require to operate your business.\*

When you have found a business that looks like a promising investment it will be to your advantage to begin negotiations in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will also assist you in obtaining the services of a lawyer (or, in the Province of Quebec, a notary) to look after your legal interests. The expense involved will be worth while since you will then have assurance that all the legal requirements of the transaction have been properly met. Before committing yourself by signing any documents connected with the purchase, you must be quite sure that they are properly drawn up and meet with your complete approval. The Settlement Officer together with the lawyer or notary will be of great help in dealing with this and other matters pertaining to the transaction.

After you are in possession of your business, the Settlement Officer will be pleased to assist you further in such matters as the procurement of raw materials and the establishment of markets. (Note: In establishing a *new* business, you should follow in large measure the same procedure as outlined above.)

---

\*See "Licences and Permits", p. 43.



## **Buying a Farm**

If you intend to become settled on a farm of your own, it would be wise first to get one or more years' experience in Canadian farming methods by taking employment on a farm. When you feel ready to purchase a farm, and are in possession of some funds of your own, the Department of Citizenship and Immigration can be of great help to you through its experienced Settlement Officers.\*

Settlement Officers can give you information on such matters as farms available for sale or rent, soil analysis, evaluation of farms and suitable terms of purchase or rent; advice as to suitable crops, machinery, equipment and buildings, housing plans, marketing problems and many other matters of a similar nature.

When you have found a farm which suits your requirements, it will be to your advantage to begin negotiations only in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will be able to advise you on matters regarding farm credit. A number of federal and provincial government agencies are engaged in the assistance of agricultural settlement by means of farm loans, farm improvement loans and other aids.

In order to have the assurance that all the legal requirements connected with the purchase of your farm are being met, it is usually advisable to obtain the services of a lawyer (or, in the Province of Quebec, a notary). The Settlement Officer will be pleased to advise you on this matter.

---

\*See Appendix, p. 104.

NOTE: Do not hesitate to communicate with your nearest Immigration Office before taking any action that will affect your future settlement in this country. Settlement Officers are ready at all times to advise and to help you.

## **Buying Practice in Stores**

You will find that Canadian shops and stores have a great variety of goods for sale. Payment for purchases may be made in a number of ways, depending on the type and value of the goods you purchase, and on the policy of the store in this regard.

### **Payment in Cash**

Purchases in any store may be paid for in cash. Some stores, in fact, require that payment be made in cash. The latter include large grocery chain stores, so-called "five and ten cent" stores, and restaurants.

### **Payment by Cheque**

Many stores and shops will accept payment by cheque. If you have a bank account and you want to pay by cheque,\* the sales clerk will ask you for an identification paper on which your signature is shown, such as a passport or driver's licence. The signature on the cheque may then be compared with the one on the identification paper. You will also be asked to write your address on the cheque.

### **Buying on Credit**

The various ways of buying on credit are a convenient means of obtaining the use of household effects or other articles before you have paid for them in full. One method is the *charge account*,

---

\*See "Banking Practice", p. 5.

which gives you thirty days' interest-free credit. Under the charge account system, you buy, and at the end of the month you receive the bill, which you must normally pay in full within thirty days.

Another method of purchasing articles is the *instalment plan* which permits you to obtain the goods at once and spread out your payments over a considerable period of time. Articles obtained in this way remain the property of the seller, to whom you must make regular weekly or monthly payments, until the total price plus interest (usually called "carrying charge") has been paid. Before a sale on the instalment plan is made to you, you are usually required to make a "down payment" of ten or more per cent of the total price of the article. Furthermore, you are required to sign an agreement to abide by the conditions of payment. You will also find in many instances that the seller will want a considerable amount of personal information from you to make sure that you will be able to pay for your purchase.

Other methods of payment for goods bought on credit also exist, and are given different names by the various stores using them. The underlying principle of all these methods is that monthly payments are made by the customer to the store. Such payments entitle him to credit up to a fixed amount. An interest charge is made on most of these credit plans.

Some stores have an arrangement whereby you may open an account by depositing a certain amount of money, and you may thereafter at any time obtain goods up to the value of your deposit. This is really a method of prepayment, and it may also work like a savings account at a bank in that you may get interest paid on your deposit. As your account is



depleted by purchases, you make further deposits to keep the account up to the level at which you want it to be for further purchases.

Buying on credit is very convenient for anyone who finds it difficult to pay cash for certain articles and many Canadians make use of credit buying facilities. Buying on credit makes it possible to extend payments, which may be drawn from current earnings, over a period of weeks or months.

It is, however, entirely your responsibility not to commit more of your earnings to such weekly or monthly payments than you yourself know you can afford. You must not forget that the article you have purchased on the instalment plan is yours only when you have paid the full amount due on it, and that failure to make the payments agreed upon at the time of purchase entitles the seller to repossess the article.

## **Shopping Practice**

Shopping in Canada, you will find, presents no great difficulties. The majority of stores and shops are of the conventional type found elsewhere, with two exceptions. These are self-service stores and drug stores.

*Self-Service Stores*—These are mostly found in the larger cities and towns. The great majority are food stores in which articles are packaged and laid out on shelves. Each article is marked with its price, so that you know exactly what you will have to pay. From these articles you choose what you need, placing them in the wire basket or pushcart which is provided for you at the entrance of the store. When you have collected in your basket everything you wish to buy, you go to one of the cashiers located at the front of the store. The cashier adds up the total



cost of your purchases, and you pay in cash. Your purchases are then put in paper bags or boxes, and you take them home. Many self-service stores have a home delivery service which will deliver your purchases for a small charge.

*Drug Stores*—While drug stores in Canada perform the same type of service as chemists' shops in Europe, they also carry a wide range of merchandise such as toilet articles, photographic supplies, stationery supplies, ice cream, chocolates, cigarettes and soft drinks. Drug stores are located in every city and town, and in almost every village in Canada.

*Shopping Hours*—Shopping hours for stores in Canada vary from place to place, but in most instances business hours in the larger centres are from 9 a.m. to 5.30 p.m. or 6 p.m. Drugstores are usually open in the evenings, and some remain open on Sundays. In some centres, the larger grocery stores operate on a five-day week, being closed on one day in addition to Sundays.

*Mail Order Buying*—Many parts of Canada are thinly populated, and shopping is done in the small, rural "general store" of the nearest village. As the selection of goods for sale in these stores is limited, many Canadians make use of the mail order facilities offered by a number of department stores in the cities.

The department stores which run mail order businesses provide profusely illustrated catalogues in which the articles offered for sale are described. If you live in the country, the local post office, the rural mail courier, or your neighbour will probably be able to give you the address of the nearest mail order office to which you can apply for a catalogue by letter.

If you live near a larger town you will probably find there a mail order office of one of the depart-

ment stores through which you can place an order. You may pay for your order either by cheque or money order, which you send to the store together with the order form, or you may pay for it when it is delivered to you by the postman\* or the express messenger.

Goods purchased by mail order may also be paid for through various credit plans as explained above. Furthermore, the catalogues of the mail order houses explain the credit facilities offered by them.

### **Better Business Bureaux**

There are in existence in Halifax, Quebec City, Montreal, Ottawa, Toronto, Winnipeg, and Vancouver, "Better Business Bureaux" whose purpose is to investigate, on request, cases of suspected dishonest business practices. If you live in or near one of these cities, and think that you have been the victim of such practices, do not hesitate to report it to the Better Business Bureau, which is listed in the telephone directory.

### **Churches**

CANADA is a land of many different denominations and religions. The church in which you have been accustomed to worship will in all probability be represented in this country. But if you have difficulty in finding a church of your own denomination, or one that closely corresponds with it, your fellow countrymen will be able to help you on this point. The Saturday edition of most city newspapers contains a page or two devoted to advertisements inserted by many of the churches, giving their denomination, location, and hours of worship.

---

\* See "Post Office", p. 67.

You will find that the clergy in Canada are very ready to help you with your problems and glad to give you advice and guidance whenever you ask for it.

Connected with most churches are organizations which are concerned with welfare work, recreation and social activities. In the country the church often forms a flourishing social unit around which the life of the community revolves. In the cities as well, church activities play an important part in the lives of many people, young and old. In both town and country it is easy to join a church group and you will be given a very warm welcome.

## **Citizenship**

IN ORDER to become a Canadian citizen, an alien must meet certain requirements as laid down in the Canadian Citizenship Act. These requirements are:

- (1) He must have been legally admitted to Canada for permanent residence. This is known as being "landed".
- (2) He must have had his place of domicile in Canada for at least five years after having been landed in Canada.

NOTE: There are three important exceptions to the requirement of Canadian domicile. These are:

- (a) Under certain circumstances, a person who has served outside of Canada in the Canadian Armed Forces.
- (b) The wife of a Canadian citizen, provided she has been legally admitted to Canada for permanent residence.



(c) A person who had a place of domicile in Canada for twenty years immediately before the first of January, 1947, and was not under an order of deportation of that date.

- (3) He must have lived in Canada for at least one year immediately before the date of his application. This period would count as part of the five years referred to in (2) above.
- (4) He must file an Application for Citizenship with the Clerk of the Court for the judicial district where he lives. This can be done after the requirements outlined in 1, 2 and 3 above have been met, provided the applicant is 21 years of age, or the spouse of and residing in Canada with a Canadian citizen.
- (5) He must appear for examination before the Court. At this examination, the applicant must satisfy the Court that he is of good character; that he has an adequate knowledge of the English or French language; and that he has an adequate knowledge of the responsibilities and privileges of Canadian citizenship.

If the application is approved by the Court and a Certificate of Citizenship is granted by the Minister of Citizenship and Immigration, the applicant will be called to appear before the Court to fulfil the final requirement—

- (6) He must take an Oath of Allegiance to Her Majesty the Queen. At the same time a Declaration of Renunciation of foreign nationality is made in writing.



The Certificate of Canadian Citizenship is then presented to the applicant by the Court. He is now a Canadian citizen.

*Note re Declaration of Intention*—A Declaration of Intention is no longer a requirement under the Act. If, however, a person who has been legally landed wishes to file such a Declaration he may do so, using the prescribed form. The Declaration may be filed with the Clerk of the Court for the county or district where the Declarant lives, with a Citizenship Officer, or with the Registrar of Canadian Citizenship, Ottawa. There are no restrictions with respect to age.

*Note re British Subjects*—A British subject applying for Canadian citizenship is not required, except under certain circumstances, to appear for examination before the Court. The Application for Citizenship may be filed with the Registrar of Canadian Citizenship, Ottawa, Ontario, after the applicant has had his place of domicile in Canada for at least five years from the date of permanent admission. He must be 21 years of age or more.

The above outline is merely a brief statement of the general requirements for Canadian citizenship. If there is any conflict between this outline and the Canadian Citizenship Act and Regulations, the exact wording of the Act and Regulations will, of course, apply. Further information concerning any specific case may be obtained from the Clerk of the Court for the district where the applicant resides, or from the Registrar of Canadian Citizenship, Ottawa, Ontario.

---

In federal elections, all Canadian citizens or other British subjects, men and women, who have attained the age of 21 years, may vote if they have been ordinarily resident in Canada for 12 months prior to

polling day and ordinarily resident in the electoral district on the date of the issue of the writ ordering such an election.

Qualifications for voting in provincial and municipal elections vary between provinces and municipalities. If you wish to obtain information on this subject, you may consult your local municipal clerk.

## **Education**

IN CANADA each province has control over its own educational system. There is no federal department of education. Although this makes for certain provincial differences, the general plan is the same for all provinces.

Attendance is compulsory from age 7 or 8 to age 15, with attendance to age 16 required of urban pupils in most provinces.

### **Starting School**

Schools usually open early in September and close in the latter part of June. There are short holidays at Christmas and Easter and a long holiday during the hot summer months of July and August.

If you have a child of school age you will want to get him started at school as soon as you become settled in Canada.

The best thing to do is to make enquiries at the school which is closest to your place of residence. The teaching staff will be very helpful and glad to give you information and advice.

### **Elementary Schools**

There are 8 grades in the elementary schools which are usually called public schools. Children usually begin school at age 6 or 7 and in most cases complete

the elementary grades at age 13 to 15. In most cities and in some smaller centres there are kindergarten classes for 5-year-old children and a few for 4-year-olds.

Seven grades comprise the elementary or primary division of the system of education in Quebec. Children begin school at age 6. The general practice is to keep the education of boys and girls separate. From an early age boys follow different programmes of studies than those laid down for girls although each programme is sufficiently varied to cover all needs.

## **Secondary Schools**

The secondary or high school course extends over 4 years, from grades 9 to 12 (5 years to grade 13 in British Columbia and Ontario).

A pupil entering high school may follow an academic course leading to the university, the teacher-training school or nurse-training school; or he may take a technical, commercial, or agricultural course.

In some places high schools offer both academic and technical or commercial training. In others, particularly the larger centres, there are special technical and commercial high schools. Agricultural training is provided in special agricultural schools and in many rural high schools.

Under the educational system of Quebec a boy has several choices after he leaves the primary division. He may enter a classical college for an 8-year course leading to university; or he may take a 2-year complementary course leading to commercial, scientific, technical or agricultural training, or to a pre-teacher-training school. From this point he may enter a teacher-training school or more advanced technical and agricultural schools.



At the end of the primary division a girl in Quebec also has several choices. She may enter a classical college leading to university; or, after the 2-year complementary course, she may enter a household science school, a teacher-training school, or a superior school leading to a school of fine arts, a commercial course or a nurse-training course.

In Quebec there are a considerable number of specialized schools of agriculture, household science, arts, and trades, in addition to ordinary technical schools.

### **Private Schools**

Private schools have been established in all the provinces but their enrolment is not large in comparison with that of the public schools. They are financed largely from fees, legacies, gifts, or by religious orders. The course of study is very much the same as that followed in public elementary and secondary schools. In most provinces there is some form of inspection or regulation by the provincial department of education.

### **Advanced Technical Schools**

In Alberta, Manitoba, Ontario and Quebec there are technical schools at the junior college level. These include institutes of technology and art, graphic arts, fine arts, mining, textiles, and paper making.

### **Agricultural Colleges**

All provinces with the exception of Newfoundland, Prince Edward Island, and New Brunswick provide facilities for training in agricultural science at university level. In some provinces separate agricultural colleges have been established; in others instruction is offered by the agricultural faculty of the provincial university.



## **Universities and Colleges**

In every province there is at least one university or college. Courses available include those in commerce, science, engineering, law, medicine, education, and all branches of arts.

Scholarships and other awards are available to students with a good academic record. At most universities loan funds have also been established to help deserving students. If you are interested in obtaining further information about financial help to students, you should apply to the Registrar of any university.

Another means of helping to finance a university education is by summer employment. Many Canadian students obtain temporary work during the long summer holidays (the beginning or middle of May to the end of September) and in this way gain experience and money with which to carry on their university course.

## **Adult Education**

Many educational opportunities are open to adults whether they live in rural or urban areas. Some of these are mentioned briefly below.

Evening classes are held at technical or academic high schools in the larger centres during the school term. A wide variety of subjects is offered, both cultural and practical. You may be charged a small registration fee which is usually returned to you at the end of the year if you attend a certain proportion of the classes. If you enquire at any high school you will receive further information on this subject.

Evening classes are also provided by the extension departments of the universities at a moderate fee. Information about these classes may be obtained at the Registrar's office of any university.

Other extension services provided by the universities include correspondence and summer school courses.

In rural areas educational projects include: extension services and short courses in agriculture or home economics; community schools to which people may come for short periods of study and recreation; and discussion groups based on radio programmes.

## **Emergencies**

IT IS always wise to be prepared for any eventuality. Accidents or other emergencies may arise that require the assistance of trained and qualified persons. For that reason, you should know how to call for medical assistance, for the fire department, or the police department.

Use the telephone, if one is available, to obtain help. If you do not know the telephone number of any of the above named services, ask the telephone operator for the one you need.

*On a dial type telephone, to call the operator, lift the receiver and dial "O"; on a manual telephone, lift the receiver and wait until the operator answers; on a rural magneto telephone, push button and turn crank briskly, then lift the receiver and wait for the operator to answer.*

## **How to Call for Medical Assistance**

In case of a serious accident or other medical emergency, you may ask the telephone operator to get a doctor for you. Be sure to state that it is an emergency, and give the exact address or location of the accident.

In larger cities, in the case of all serious accidents, you may call upon the fire department for assistance. The Emergency Car will then be dispatched to render first aid and, if necessary, it will take the patient to the hospital.

In smaller centres, where no Emergency Cars are available, the police may be called. They will give first aid and will take the patient to the hospital if that should be necessary.

In rural areas, your neighbours will probably be able to give assistance more quickly than anyone else but, as in most other places, a doctor can usually be called by telephone.

*When telephoning for assistance in case of an accident, you should be sure to state that this is an emergency call, and give the exact location of the mishap.*

## **How to Turn in a Fire Alarm**

Turn in a fire alarm by *telephone* if possible. The telephone number of the fire department may be found on the cover or first page of the telephone directory, or you may call the telephone operator (see above). Clearly state the location of the fire: HOUSE NUMBER, STREET, and NEAREST CROSS STREET.

In cities and large towns, you can also turn in a fire alarm by means of a *Fire Alarm Box*. Fire alarm boxes are located on many street corners, usually on telegraph poles. These boxes are about a foot square, installed at eye level and they are *painted red*. There are various types of fire alarm boxes in use throughout Canada. The most common type is operated as follows: to sound a fire alarm, pull open the cover on the front of the box, and press down the lever



which is to be found inside. Press the lever only once. You should then wait at the fire alarm box until a fire truck arrives, to give the firemen the location of the fire.

If you live in the country and have no telephone, call upon your neighbours for assistance.

## **How to Obtain Police Assistance**

In the case of a break-in or other troubles involving a breach of the law, as well as for accidents in the street or on the highway, do not hesitate to call the police. The police in Canada are generally regarded as friends to those in need of help. In cities and towns, it is the Municipal Police that you should contact if the need arises. In rural districts and in small villages, the Royal Canadian Mounted Police are responsible for the preservation of law and order, except in the provinces of Ontario and Quebec, where there are Provincial Police. You can always get in touch with the police by calling the telephone operator who will connect you with the nearest police station.

## **Express and Freight**

ARTICLES for shipment anywhere in Canada or abroad may be sent by parcel post, express, or freight.

Parcel post is for small parcels up to 25 pounds in Canada. You will find further information on this subject if you look under "Post Office", on p. 65.

Articles that are too heavy for parcel post may be shipped either by express or freight. Express service is faster and more expensive than freight. There is no limitation on size and weight but because of the fairly high rates, it is customary to send smaller articles by express; large, bulky articles by freight.



## Express

Goods for shipping by express may be sent either by train or by air. Express companies generally operate as subsidiaries or departments of the railways and also handle express for airlines. Their offices are usually located in a railway station. In the cities railway ticket offices also contain an express department.

You will find the telephone numbers of the express companies by looking in the telephone directory under Canadian National Express or Canadian Pacific Express, or in the "yellow pages" under "Express Service". If you are living in a larger centre and wish to send a parcel by express, just telephone to one of the companies. A truck will be sent to your house to collect the parcel. In small towns and villages, you must take the parcel to the nearest railway station for shipment.

*Sending Money Away\**—The Canadian Pacific and Canadian National Express Companies issue money orders, which may be cashed in Canada or abroad, and also send money abroad by cable, air mail or surface mail.

Money orders for any amount up to \$100 may be bought at all express offices. They are payable in Canada at the express or ticket offices of either railway or at any bank. Money orders which are sent abroad may be cashed at any bank.

The express companies also sell special food money orders which may be exchanged for food in the United Kingdom and Europe.

*Travellers Cheques*—The Canadian Pacific Express issues its own travellers cheques. The Canadian National Express sells American Express travellers cheques. For complete details on travellers cheques, see "Banking Practice", p. 9.

---

\*See also "Banking Practice", p. 7, and "Post Office", p. 67.

## Freight

Freight may be shipped by rail, road, air or water.

*Railway Freight* rates are based on mileage. If you wish to send goods by this means, enquire at the freight office of one of the railways. These offices are usually located in railway stations.

*Trucking Companies* offer a means of transporting heavy bulk commodities or household furnishings from one place to another by road. They will collect the goods from your house or place of business and deliver right to the final destination. It is not necessary to pack or crate any of the large articles. The companies themselves usually undertake to pack small articles, such as china and glassware.

To find the names of the various transport firms look in the "yellow pages" of your telephone directory under "Transport Service".

Many trucking companies also operate local moving vans which will move your household furnishings from one part of a city or town to another.

*Air Freight* is usually referred to as air cargo. For information regarding rates, weight limitation, and other matters, consult the office of the Canadian National Express or the Canadian Pacific Express, or the office of the airline concerned.

*Water Freight* offers a means of transporting goods by ship between many ports along the coasts or on the St. Lawrence-Great Lakes waterway. For further information enquire at the office of one of the steamship companies that operate ships in coastal waters or on the inland waterways. Such offices are to be found in most ports.

## **Fire-Arms**

**THE** possession of fire-arms is regulated by federal statute. All residents of Canada are allowed to own rifles and shotguns and do not need a permit for such ownership. Should you own a rifle or shotgun and intend to go hunting, however, you must comply with the game regulations of the province in which you propose to hunt. This includes possession of a licence. Information on this matter is obtainable from the local county clerk, sports shops and game wardens.

Should you own or purchase a pistol or revolver, you must register the weapon with the local police department at once. Registration does NOT entitle you to carry the weapon on your person. It permits you to keep it only in your home or in your place of business.

In order to be allowed to carry a pistol or revolver outside your home or place of business, you must obtain a special permit from the Provincial Police in Ontario and Quebec, or from the Royal Canadian Mounted Police in all the other provinces. It is a criminal offence to carry pistols and revolvers without such a permit.

## **Housing**

**THE** demand for housing in Canada for the last decade or more has been greater than the supply. At the present time, although building has been going on at a rapid rate, the housing shortage is still manifested by high prices. Increased costs of labour and materials have added to the high cost of housing both for rent and for sale. Rents and sale prices vary of course from area to area, depending on the quality of the housing and the local demand. Thus you will



find that in heavily populated areas, you will have to pay much more for your housing than will be the case in quiet rural towns and villages.

### **Steps to Take in Renting a Room, Apartment or House**

As soon as possible after your arrival in Canada, you will probably want to rent a room, an apartment or a house. In the cities and towns, you will find that the classified advertisements in the local newspapers list considerable numbers of furnished and unfurnished rooms, apartments and houses for rent. Furthermore, many people who have rooms for rent put up a sign to this effect so that you may be able to find accommodation by walking around the district in which you would like to live, and inspecting the rooms offered for rent.

When you rent a room, you will usually have to pay the rent in advance, either weekly or monthly. No written agreement between yourself and the landlord is required. If you pay weekly, and you want to move somewhere else, you must give your landlord one week's notice that you intend to leave. When monthly payments are made, it is usual to give a month's notice before the first of the month.

In many instances, "room and board" or "room and light housekeeping privileges" are offered. The term "room and board" means that in addition to being supplied with a room, you will also receive one or more meals per day. The term "light housekeeping privileges" means that you are allowed to cook light meals in your room, which in such a case may be equipped with a hot-plate. If "kitchen privileges" are offered together with a room, you will be allowed limited use of the landlord's kitchen.

If an apartment or a house is rented on a monthly basis, no written agreement is required. It is much



more usual to rent apartments and houses for one, two, or three years, however, in which case a document called a "lease" is signed by the tenants and the landlord. The lease is a written agreement stating the amount of the rent which will be paid by the tenant per year in monthly instalments, as well as the rights and duties assumed both by him and the landlord in respect to the accommodation to be occupied. Should you wish to leave such accommodation before the expiration of the lease, you may do so only with the agreement of the landlord. Should the lease state, or the landlord agree, however, that you may sublet your accommodation, you may turn it over to someone else who will thereafter pay the rent directly to the landlord for the duration of the lease.

## **Building a House**

Should you be interested in building or improving a house, you will probably want to borrow money on a long-term basis. Under the National Housing Act, facilities are available by which you may be able to obtain a mortgage loan from any of the authorized corporate lending institutions, which include chartered banks, life insurance companies and some trust and loan companies. The conditions for such loans are laid down by the National Housing Act, which has as its purpose the "improvement of housing and living conditions" in this country. The Act is administered by the Central Mortgage and Housing Corporation (C.M.H.C.), an agency of the Federal Government.

In order to obtain a National Housing Act mortgage loan, you must be at least 21 years old, have an income sufficient to repay the loan (monthly payments of principal, interest, taxes, and certain other

charges), and be able to provide a specified down payment. Furthermore, the house you plan to build must comply with the specifications laid down by the corporation. If you plan to build, it would be to your advantage to get in touch with the local representative of C.M.H.C. (for the address, consult the telephone directory), or you may write to the Central Mortgage and Housing Corporation, Ottawa, Ontario. Either source will supply you with information regarding loans, approved housing plans and building specifications.

In many cities and towns, building standards are established by the municipality and building permits are required before you can commence construction.\* You should therefore enquire at the office of the municipal clerk whether a building permit is necessary. Furthermore, there are building restrictions in many areas which determine the type and the minimum cost of buildings which may be erected. Information on this subject may also be obtained from the municipal clerk.

## **Buying a House**

If you are interested in buying a house, you can do so either through a real estate agent or directly from the owner of the property. Most owners who wish to sell their houses arrange for real estate agents to find buyers, and agree to pay these agents a certain percentage of the sale price for their services.

You will find a column of "Houses for Sale" in the classified advertisements of all newspapers, or you may go to the real estate agencies and ask to see the houses which they have listed for sale.

---

\*See "Licences and Permits", p. 43.

When you have found the house you wish to buy, it is wise to retain the services of your own lawyer (in the Province of Quebec, a notary) before you sign any written commitment. He will look after your interests and help you with the buying procedure. A real estate transaction involves a document called either the "Offer to Purchase" or "Agreement for Sale" which lays down the terms of the sale, terms which both buyer and seller accept by signing the document. Before signing such a document yourself, you must be quite sure that the terms are all agreeable to you, for once signed the document is legally binding.

At the same time as you sign this document, you have to give a deposit on the purchase to the real estate agent or to your lawyer. This deposit will not be given to the seller until your lawyer has searched the title of the property and has gone through the various other formalities required. When the sale is completed, the deposit forms part of your payment to the seller. After all the conditions of the sale have been met, you will require the "Deed", which is a document conveying full title to the property.



## **Insurance**

THE purpose of insurance is financial protection in the face of such hazards as fire, theft, accident, illness or death. Financial protection by insurance operates on a very simple principle. It spreads the actual losses of the few among the many who desire protection.

Insurance in Canada is regulated by federal and provincial statutes so as to safeguard the interests of the general public. Insurance companies must obtain Dominion or Provincial charters before being allowed to operate, and their financial position is checked regularly by government authorities. Most insurance companies have Dominion charters, which enable them to do business throughout Canada. Insurance companies which have only Provincial charters can do business solely in the province in which they are chartered.

### **Fire Insurance**

Insurance against loss by fire is available on both commercial and residential buildings and their contents such as furniture, personal effects and commercial stocks. Contents are only covered while in the particular building designated in the insurance policy. Fire insurance also gives protection against loss through lightning, and may be extended to cover windstorms, hail and other risks. Rates are generally reasonable, but vary according to the location of the property and the availability of fire-fighting services.

### **Floater Insurance**

This is another type of insurance, covering household furniture and personal effects of every description. Floater insurance provides protection against



fire, loss and theft of such property regardless of its location within Canada. Should any of the insured property be lost, damaged, or destroyed, the insurance company will reimburse the owner in cash to the value of the property, or up to the amount of the value of the insurance carried.

### **Burglary, Robbery and Theft Insurance**

A further type of property insurance offers protection against loss through burglary, robbery and theft. This applies to the contents of both residential and business premises.

### **Automobile Insurance**

Anyone owning an automobile should protect himself and the public from financial loss through automobile accidents. If you are driving your automobile, and become involved in an accident resulting in injury or property damage to others, attempts may be made to claim compensation from you. *Public Liability Insurance* and *Property Damage Insurance* will pay for such claims up to the amount of the insurance carried, if it is found that the responsibility for the accident rested with you. These two types of insurance are the most important kind for the owner of an automobile to have. In some of the provinces such insurance is compulsory.

*Collision Insurance* will protect you from some of the costs arising out of damage to your own automobile caused by collisions, whether or not through your own fault. This type of insurance is sold on a "deductible" basis, which means that from the amount of your repair bill certain sums ranging from \$25 to \$250 are deductible and have to be paid by yourself. The rest of the bill is paid by the insurance company. These deductible figures vary with the

amount of the premium you pay to the insurance company. Should you, for example, have “\$50 deductible collision insurance”, and you have collision damage of \$125, you will have to pay \$50, while the insurance company pays \$75.

Insurance against fire, theft and other hazards to which an automobile is subject, is also available. In addition you can insure yourself and your passengers against injury arising out of automobile accidents.

## **Life Insurance**

Life insurance provides protection against financial loss arising out of the death of the insured. When you buy a life insurance policy, you pay a sum of money called a premium at regular intervals to a life insurance company, which pays to your beneficiaries on your death the amount of money indicated in the policy purchased. The insurance money may be paid either in a lump sum or in monthly instalments, depending on the wishes of the insured.

There are four principal types of life insurance policies. These are “ordinary life insurance”, “limited payment life insurance”, “term insurance”, and “annuity insurance”.

*Ordinary Life Insurance* will pay the insured person's heirs a specified amount of money upon his death regardless of when this eventuality may occur. The insured person can pay regular premiums either as long as he lives, or alternatively, cease payments after a period and take instead a “paid up policy” for an amount less than the original face value of the policy. A “paid up policy” is one for which no further payments have to be made. A further alternative is the right to surrender the policy in return for the present cash value. This cash value is a credit balance in favour of the insured, which

grows with the number of premiums paid. On the basis of the cash value of his life insurance, an insured person can obtain loans of money up to the amount of the cash value from the insurance company at a rate of interest determined by the company.

*Limited Payment Life Insurance* is exactly the same as the above, but instead of paying premiums throughout life, the insured pays them for a specified length of time, when the policy is considered to be "paid up".

*Term Insurance* will provide the same death benefits as ordinary life insurance, but protection is for a limited period of time only. Premium payments are much lower, and no cash value is built up nor can loans be obtained against it. It is common for these policies to have a clause permitting conversion into other forms of life insurance.

*Annuity Insurance* gives protection in the same way as other life insurance in the case of the death of the insured person prior to retirement age. At retirement age, however, the holder of such a policy may take the cash value of the policy in a lump sum, or he may take the benefits in the form of a monthly income for the rest of his life.

When buying life insurance, you will normally find that you have to pass a medical examination which is paid for by the insurance company.

## **Canadian Government Annuities**

You may buy Canadian Government annuities for cash or by instalments from current savings out of your regular income during the productive years of your life. These annuities will guarantee a fixed



annual income to you. Payment of the annuity ordinarily begins when you are no longer able to earn a living because of old age, and continues as long as you live.

Anyone living in Canada is eligible to buy Canadian Government annuities. You may also buy an annuity for a child provided that it has reached the age of five years. If a person having an annuity dies before the annuity commences to pay the income, the money already paid is refunded to his heirs, together with compound interest.

Further information on the purchase of Canadian Government annuities may be obtained from your local post office.

## **How to Buy Insurance**

If you are interested in buying insurance of one kind or another, you can find the addresses and telephone numbers of local insurance brokers in the "yellow pages" of the telephone directory.

Provincial insurance plans are operated by government agencies in Saskatchewan and Alberta. For further information regarding the insurance services provided by the agencies of these two provinces, you should write to:

The Superintendent of Insurance,  
Insurance Branch,  
Department of the Provincial Secretary,  
Regina, Saskatchewan.

or

The Superintendent of Insurance,  
Department of the Provincial Secretary,  
Edmonton, Alberta.



## **Language and Citizenship Classes**

If you do not know either English or French, it is very important that you learn one of these official languages of Canada as soon as possible.

Language classes are available in most centres across Canada. As a rule, they are held in school buildings in the evenings. A small registration fee is usually charged which may be returned to you if you attend most of the classes.

The best way to find out where the language classes are being held is to enquire at the local school board or at any school in your neighbourhood. Voluntary organizations and church groups may also be able to supply you with this information.

Language classes are usually combined with instruction in citizenship. That is, you will learn something about such aspects of Canada as its customs, history, geography, and government.

The first year of instruction in language and citizenship is followed by more advanced classes in the second year. In some places a still more advanced course is given in the third year.

Those who settle in isolated areas where classes are not provided may obtain self-teaching materials by writing to the provincial departments of education or to the Canadian Citizenship Branch, Department of Citizenship and Immigration, Ottawa. There is no charge for these materials.

## **Legal Services**

### **How to Obtain Legal Help**

Certain major transactions, involving legal documents, are best completed with the aid of a lawyer (in Quebec Province, a notary). It is therefore advisable that you consult a lawyer or notary before

engaging in any legal undertaking, such as buying a house or business, letting or accepting contracts, or drawing up a will. The advice and assistance of a lawyer or notary in such transactions will do much to protect your interests.

Different types of legal service are given by lawyers and other legal officials. Lawyers deal with court cases and act as legal advisers. In Canada, they are usually both barristers and solicitors. Notaries public, in all provinces except Quebec, are empowered to attest the validity of certain sworn documents or statements by official seal. In Quebec, this is the task of Commissioners for Oaths, while notaries in this province perform many of the functions carried out by lawyers in the other provinces.

Notaries in Quebec Province deal with the drafting and registering of various documents dealing with civil law matters such as sales of land and wills. They also investigate and affirm the authenticity of the contents of such documents.

Should you be in need of legal advice, you may find a lawyer or notary by consulting the "yellow pages" of the telephone directory. Free legal aid is available in some provinces. For further information you may consult a lawyer or law association.

## **Making a Will**

A will or testament is a document made by a person in which that person states how his property shall be distributed after his death and who is to look after his estate. All persons who are 21 years old, of sound mind, and who own any real or personal property such as a home, business, jewelry, cash or stocks and bonds are advised to make a will. On the death of a person without a will, all his property both real and personal is distributed according to the law of the province in which he was domiciled. The procedure in

such a case is rather complicated, and in some cases the costs may be considerably higher than they would be if a will had been made.

There is some variety in the form of wills acceptable in the various provinces. One of these forms, however, the will in the "English form", is recognized in the whole of Canada. This document must be signed by the person making the will in the presence of two witnesses. Anyone may draw up a will but it is strongly recommended that if you have no legal training you should not draw up your own will unless it is of a very simple nature. A lawyer or a notary should be consulted if you wish to make a will. They charge only a moderate fee for this service.

## **Libraries**

THERE is a public library in most cities and towns of Canada. Many of the large cities have established branches of the main library in various districts.

In the larger centres books may be borrowed from the library on presentation of a library card. The procedure for obtaining a card is simple. You should go to the library in person and indicate your wish to become a member. If your name does not appear in the city directory, the librarian will ask you for the names of two people who know you and whose names are listed in the directory. A library card will then be issued to you. In some places there is a nominal charge for the card, usually 10 cents. If you live outside the city limits in a metropolitan area the charge is a little higher, usually \$1.00.

In small places there is often an annual library membership fee, usually \$1.00.



Many public libraries in the larger centres contain special sections for films and phonograph records. These may be borrowed for a limited period of time at a small charge.

In addition to public libraries there are libraries of other types in some urban centres. These include lending libraries, which are often located in book shops or department stores and which lend books for a few cents a day; and specialized libraries in commercial and educational institutions. In communities where there is a university, the facilities of the university library are available to research students.

In rural areas the public library service is gradually being expanded. In several provinces a system of regional libraries covers a fairly large area. Under this system the main library of a certain region is established in a fair-sized town. Branches of this library are set up in smaller communities in the region. And from the branch libraries motor vans carrying books, or "bookmobiles", bring the service of the library to the doorstep of outlying farms.

## **Licences and Permits**

PERSONS engaging in activities which in one way or another involve the welfare of the general public, often require licences issued by public authorities and professional associations.

The following are some of the licences most frequently needed:

### **Building Permits**

In many municipalities, building permits are required before anyone is allowed to erect or alter a building. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the



respective provincial building code, or both. Information on this matter may be obtained at the office of the municipal clerk in the community in which you plan to build.

### **Motor Vehicle Operators' Licences**

In order to drive a car, truck, or motorcycle, whether it be your own or someone else's, you must have a motor vehicle operator's licence. These licences are obtainable from the offices of the various provincial government departments in charge of motor vehicle registration. Such offices are located in all cities and in most towns. If you live in a rural area, the local postmaster or mail courier will be able to inform you where licences are obtainable. Every person applying for the first time for a motor vehicle operator's licence must pass a driving test before being issued with such a licence.

Should you want to drive for others and receive remuneration for this service, you will have to get a chauffeur's licence. These licences are issued subject to more rigorous tests than those for the ordinary operators' licences. Both types of licence are valid only for the year for which they are issued, and must be renewed on or before the date of expiration.

### **Motor Vehicle Ownership Permits**

All owners of motor vehicles must obtain ownership permits before being allowed to operate such vehicles. Permits are obtainable from the same source as motor vehicle operators' licences, and are valid only for the year of issue. They must be renewed on or before the date of expiration.

When purchasing a vehicle for which a permit has already been issued, the transfer of ownership must be registered with the provincial authorities in charge

of motor vehicle registration. This may be done in the same office in which vehicle ownership permits are sold.

### **Bicycle Licences**

In many cities, towns and villages, local authorities require the registration of bicycles. The local police perform this duty, and issue a numbered licence plate which must be attached to the bicycle in a position usually determined by by-law. Before a licence plate is issued by the police, a bicycle must have a minimum of traffic safety devices.

### **Dog Licences**

Many municipalities in Canada require the owners of dogs to register their pets and obtain licences for them. If you are the owner of a dog, you are therefore advised to enquire at the office of the municipal clerk whether dog licences are obligatory.

### **Fire-Arms Licences**

See section entitled "Fire-Arms", p. 30.

### **Fishing and Hunting Licences**

If you are a resident of Ontario, Nova Scotia, or Manitoba, you will not be required to have a fishing licence when fishing in your own province. In all other provinces, licences are required for residents and non-residents alike.

Hunting licences are required in all provinces. Both hunting and fishing licences may be obtained from game wardens, sports shops and other licensed vendors in areas where hunting and fishing are major sports.

It is of the greatest importance for anyone who wants to hunt or fish to know the game and fishing laws, open seasons, and bag limits applicable in the province in which he intends to pursue these sports. Failure to have a licence where required, and disregard of the laws may lead to confiscation of equipment and heavier penalties. Fishing and hunting regulations may be obtained from the same sources as the licences.

### **Liquor Licences**

See section entitled "Spirits, Wine and Beer", p. 77.

### **Marriage Licences**

Regulations regarding marriage vary from province to province. In some instances a marriage licence is required. Information concerning such licences may be obtained from the clerk of the municipality in which you reside or from your minister of religion. Civil marriage may be entered into only in Ontario, Manitoba, Saskatchewan, and British Columbia. In all other provinces a religious ceremony is required.

### **Professional Licences**

See section entitled "Making a Living", p. 48.

### **Radio and Television Licences**

No licences are required to own or operate radio and television receivers. Licences issued by the Department of Transport are necessary to operate radio or television transmitters. In order to qualify for such a licence, one must be a Canadian citizen or other British subject.



## **Shop and Business Licences**

In order to establish or operate a business or shop, it is usually obligatory for you first to obtain a licence from the city, town, or municipality in which you plan to establish yourself. Before a licence is granted the business may be required to comply with certain regulations which are designed to protect the health, safety and well-being of the community. Furthermore, certain types of business also require licences issued by provincial governments, while others require permits issued by trade or craft associations. Regulations vary from place to place and from province to province. For detailed information on this matter, you should therefore apply to the nearest office of the National Employment Service, or to the clerk of the municipality.

## **Trade Licences**

In most parts of Canada, tradesmen such as barbers, plumbers, electricians and motor mechanics are required to obtain a permit or permits before being allowed to practise their trade. Regulations vary from place to place and from province to province. Furthermore, trade unions and associations frequently exercise some control over the admission of new members to their trades. Qualification through examinations may be demanded by provincial authorities, local governments, and trade unions or associations.

If you are a skilled tradesman, it is therefore advisable for you to obtain detailed information regarding this subject from the nearest office of the National Employment Service, or from the clerk of the municipality in which you plan to engage in your trade.



# Making a Living

## Employment

If the Canadian Immigration Officials overseas indicated that, for placement in a job, you should go either to the Settlement Service of the Department of Citizenship and Immigration,\* or to the National Employment Service operated by the Government of Canada, it is important that you should follow their instructions. The agency to which you were directed will assist you in finding employment.

Should you have accepted financial assistance from the Canadian Government for passage to Canada, you are obliged to comply with the undertaking which you signed before your departure. The undertaking states that *you must remain in the specified class of employment for a period of one year and for any further period, until you have repaid the Assisted Passage Loan in full.* After having repaid the loan, you will receive a special card issued by the Department of Citizenship and Immigration, which will serve as proof that you have repaid your loan and which may be of considerable help to you in establishing credit with business firms.\*\*

Should you be looking for employment in the future, or should the Immigration Officials overseas not have indicated a placement agency to you, you may obtain the assistance of either the Settlement Service of the Department of Citizenship and Immigration,\* or the National Employment Service. The Settlement Service is concerned with finding employment for immigrants and its highly qualified and

---

\*See Appendix, p. 104.

\*\*See "Buying Practice in Stores", p. 13.

experienced officials will also give assistance to those wishing to establish themselves on a farm or in business.

The National Employment Service (N.E.S.) has about 200 employment offices located throughout Canada. In almost every city and town there is an office of this agency, where job vacancies are filed by employers in need of workers.

The N.E.S. deals with the placement of applicants for all classes of skilled, semi-skilled and unskilled occupations, as well as for executive and professional positions. In all local offices there is one Executive and Professional Employment Officer handling positions of this type.

When you are looking for employment, the N.E.S. will try to match your skills and abilities with those required for available jobs. Many applicants are sent to jobs immediately, others must wait until the type of work for which they are suited is available. If there should be no vacancy in the type of employment for which you are especially trained, employment may be found in some other field which will at least enable you to earn a livelihood. Meanwhile, you can watch for other opportunities, and the N.E.S. will keep you informed in case an opening should appear in your chosen field of employment.

The columns of classified advertising in the newspapers may also prove useful to you in finding employment opportunities of all sorts, or you may visit the personnel offices of local industries or businesses and enquire there about job vacancies.

Seasonal unemployment occurs regularly in some industries in this country. Thus the shipping industry on the Great Lakes ceases to operate with the arrival of winter, the building industry is greatly retarded by the cold weather, and many types of farming are brought to a halt. At the same time, however, some

industries have their peaks of employment in the winter months. The most important of these is the lumber industry.

To those engaged in occupations where seasonal unemployment occurs, the various methods of finding employment mentioned above are especially useful. With the assistance of the N.E.S., seasonal workers may find steady employment, for example, in the lumber camps in winter and on the Great Lakes ships in summer.

When applying for a position, you should take with you documents showing proof of apprenticeship and experience, as these will be of great assistance to you in obtaining employment.

### **Opportunities for Advancement**

*Apprenticeship*, which is governed by provincial laws, provides for training in various skilled occupations both on and off the job. The usual minimum age for apprenticeship is 16, while in some provinces there is a maximum age for admission. Educational requirements vary. The occupations covered by apprenticeship laws are not the same in all provinces. The group most generally included is that of motor vehicle mechanics and skilled construction craftsmen, such as carpenters, bricklayers, stone masons, plasterers, painters, plumbers, and electricians. In some provinces barbers, machinists, hairdressers, blacksmiths, welders, and tailors are also apprenticed. The labour unions in the skilled printing trades have provision for apprenticeship training, and many of the large employers, such as the two railway systems, have apprenticeship or other training programmes.

The average period of apprenticeship is four years, but there are some variations. Most of the provinces co-operate in the apprenticeship training programme



through their Departments of Education, which provide for formal instruction, including practical work, in classes or by correspondence. In addition, an increasing number of very large industrial firms provide formal instruction in theoretical subjects, subjects related to the industry concerned, as well as shop practice.

*Vocational Training*, both in the daytime and in the evening, is available in larger centres at vocational and trade schools and technical institutes maintained by local and provincial educational authorities with financial assistance from both federal and provincial governments. Usually a nominal fee is charged for such training.

If you are interested in improving your skills or if you wish to learn a new trade through the vocational training courses offered by the vocational and trade schools in your community, you may get the addresses of such schools from the local Board of Education or the National Employment Service office.

*Vocational Guidance*—Should you need some assistance in deciding what occupation to follow, you may ask the Placement Officer at the local office of the National Employment Service or the Guidance Officer in the local vocational school for advice.

Pamphlets dealing with various Canadian occupations are available free, on request, from the Economics and Research Branch, Department of Labour, Ottawa. These pamphlets, printed in both English and French, describe in some detail the advantages, opportunities, and training requirements of a large number of occupations. Each pamphlet deals with one particular occupation or industry, so when you write for material, you should specify the type of work in which you are interested. Some provincial Departments of Education as well as industrial and educational agencies also publish information of this nature.



## **Technical and Professional Occupations**

Before a person may practise certain professions in Canada, rigid requirements as to qualifications and examinations must be met. This is to ensure that anyone wishing to practise one of the professions possesses the necessary qualifications and is acquainted with the conditions, laws and requirements in Canada, before being permitted to take up such highly responsible work. Provincial Licensing Bodies, a separate one for each profession, in most cases control the licensing of individuals for professional activities.

In general, it may be stated that if you are a professional in the field of applied science, such as engineering, you may be employed immediately in your own profession when someone else takes the professional responsibility for the work done. You are not, however, allowed to work on your own account before meeting certain professional requirements and passing the necessary examinations. Such persons as doctors, dentists, pharmacists, nurses, and lawyers may not practise before fulfilling certain requirements and passing examinations. They may, however, under certain conditions, take employment in their own or allied fields, as assistants or interns. In this way they may prepare themselves to qualify for a licence to practise in their own profession.

For further information concerning professional requirements and conditions as well as the various Licensing Bodies, it would be advisable to write to or call at the nearest Immigration Office,\* or office of the National Employment Service.

---

\*See Appendix, p. 104.

## **Collective Bargaining and Labour Organizations**

In such fields of industry and commerce as forestry, mining, manufacturing, construction, electricity and gas supply, transportation and communication, trade and services, employees are very commonly organized in labour unions. These unions represent the employees, and through agreements arrived at by collective bargaining with the management, they play a large part in establishing the working conditions of labour in Canadian industry. Through collective bargaining, agreement is reached on such matters as wage rates, hours of work, union security (agreement of management to employ only persons who are, or who agree to become, members of a specified union), vacations and statutory holidays.

In many trades and occupations a person must join a union in order to be able to obtain or retain employment, should this be prescribed by the collective bargaining agreement between the management and the employees of that trade or industry. Further information concerning membership in a union may be obtained from the nearest N.E.S. office.

## **Wages and Hours of Labour**

Whether or not collective bargaining agreements are in existence, employees are protected by provincial legislation determining maximum hours of work in Alberta, British Columbia, Manitoba, Ontario, and Saskatchewan. In the other provinces such legislation is limited to special classes of workers such as juvenile, female, or mining employees.

The normal weekly hours of work vary between provinces, and on the whole, tend to be lower than those laid down by laws concerning maximum hours of labour. In addition, weekly hours of work are usually lower in the western provinces than they are in the east.

The five-day work week is becoming increasingly common in Canada, especially in the large cities. The normal workday is eight hours in most industries. When work in excess of the normal workday is necessary, employees are usually paid "overtime" rates of one and one half times the normal rate of pay for the extra work hours. Furthermore, most firms do not operate on Sundays or statutory holidays, but when work is necessary on those days, many of them pay double the normal rate of pay.

Six provinces have provided for annual holidays with pay for persons employed in most industries. In Quebec, Ontario, Manitoba, Alberta, and British Columbia, workers are entitled to at least one week's holiday with pay after a year of employment. A two weeks' holiday is given in Saskatchewan after a year of employment, and, in Alberta, after two years of employment.

Minimum wage legislation is in effect in most provinces, and the minimum wages are usually laid down according to zones. These zones, which are based on population density, each have different minimum wage scales. Thus densely populated areas, in which the cost of living is higher, have higher minimum wages than thinly populated regions having a correspondingly lower cost of living.

Equal pay laws enacted by the federal government and by the governments of Ontario, Saskatchewan, British Columbia, Manitoba and Nova Scotia require women to be paid at the same rate as men when they do the same or comparable work in the same establishment. Laws prohibiting discrimination in hiring and employment on grounds of race, ethnic origin, colour or religion have been enacted



by the federal government and by the governments of Nova Scotia, Ontario and Manitoba.

Should you have any questions regarding wages and hours of labour, you may write to the provincial Department of Labour in the capital of the province in which you reside, or obtain the desired information from the local office of the N.E.S.

### **Employment of Minors**

The full-time employment of minors is regulated by provincial laws in all provinces except Newfoundland, which regulates only those employed in the mines.

In Prince Edward Island, Manitoba, Alberta and British Columbia the minimum age for most types of employment is 15. In Manitoba and British Columbia special permission for minors under the age of 15 to enter employment may be obtained from the respective provincial Ministers of Labour but such permission is not often granted.

In Nova Scotia, Quebec and Ontario the minimum age requirement for most types of employment is 16 between the hours of 8 a.m. and 5 p.m., and 14 at other times.

In New Brunswick and Saskatchewan the minimum age for employment is 16. In the former province special permission may be obtained from the provincial Minister of Labour to enter employment under the age of 16.

### **Payroll Deduction Plan**

Employers in Canada are obliged by law to deduct income tax and unemployment insurance charges from the pay of their employees. You will therefore find, if you are an employee, that your wages or sal-



ary actually received will be less than the amount specified as the gross remuneration for the job you are doing.

In many business firms, employees, by mutual agreement with their employers, have further charges deducted from their pay which would otherwise be paid by the employees individually. These deductions may include medical-hospital insurance and life insurance premiums, labour union dues, instalments on government savings bonds, and contributory pension or superannuation charges.

### **Unemployment Insurance**

See section entitled "Social and Welfare Services", p. 69.

### **Workmen's Compensation**

See section entitled "Social and Welfare Services", p. 69.

## **Medical and Health Services**

FOR your protection, Canada maintains very efficient public health services. Federal, provincial, and municipal governments all have agencies working together to shield you from epidemics, to ensure that what you eat and drink is wholesome, that your surroundings are sanitary, and that you are not exposed to unnecessary health hazards.

Universal health care under a state health programme is not provided in our system. Personal health care is up to the individual. It is advisable, therefore, that you should find out what services are available in the locality in which you are permanently settled. Throughout Canada there are local, institutional and co-operative health care organizations ready to serve you.

## **How to Obtain the Services of a Doctor**

As soon as you are permanently settled, it is advisable to make contact with a medical doctor who will look after the health of your family and yourself whenever the need may arise.

Lists of doctors and their addresses appear in the "yellow pages" at the back of all telephone directories under the heading of "Physicians and Surgeons". The names and addresses of doctors may also be obtained from hospitals, from municipal health departments, and you may ask for further advice on this matter from friends or fellow employees.

Out-Patients Departments, which are attached to some of the larger hospitals, also will give medical help to those who present themselves there. The services of the physicians in the Out-Patients Departments are free of charge for those who are indigent.

## **Hospitals**

All cities and many smaller centres have hospitals which provide a variety of services and treatments for "in-" and "out-patients". Hospitals are usually operated as public institutions and will admit anyone requiring hospital care. Exceptions are veterans' hospitals which only admit veterans of Canada's Armed Forces; military hospitals; and private hospitals which are ordinarily restricted to paying patients. There are also specialized public hospitals such as mental institutions, tuberculosis sanatoria and chronic disease hospitals. Canada is suffering from a shortage of hospital space, with the result that people requiring hospitalization less urgently than others sometimes have to wait for admittance.

In public hospitals free treatment is given to all indigents and, in some cases, to all patients with

certain diseases such as tuberculosis, poliomyelitis, or venereal disease. In Alberta a free maternity hospitalization service is provided by the province. In Saskatchewan there is a provincial government prepaid hospitalization plan supported by an annual tax on each resident with a maximum payment for a family. The Newfoundland government operates cottage hospitals in outpost areas, and in conjunction with these, medical and hospital care is provided upon payment of an annual fee.

### **Prepayment of Hospital and Medical Services**

Where no government-operated systems exist, large numbers of Canadians insure themselves against the rather heavy costs of hospitalization and medical care by joining hospital and medical prepayment plans that are operated by insurance companies and other private agencies. Such plans pay part or the whole of the hospital or medical charges, or a combination of both, that are incurred by contributors. Should you not live in any of the regions where government plans exist, it is advisable that you should join one of the numerous plans that are operated by private agencies. In that way, the payment of a small monthly fee insures you against sudden heavy costs which may arise out of illness.

For more detailed information about medical and hospital prepayment plans, you should consult a doctor or the local hospital authorities. Also, many employers have made arrangements for their employees to join such plans, so you may ask at your place of employment whether such a plan is in operation.

### **Clinics**

Some or all of the following services are available either free of charge or for a small fee in specialized



clinics operated by many hospitals and other public and private welfare agencies in cities and larger population centres. Such clinics provide pre-natal and post-natal advice and care for mothers; paediatric advice including free inoculation and vaccination; diagnosis of venereal disease, cancer, diabetes, tuberculosis, and mental diseases, as well as advice on action to be taken when a patient is found to have any of these diseases.

The services provided by such clinics are mostly of a diagnostic and advisory nature. Treatment, should any be required, is usually obtained by the patient through his own physician.

Information on the clinics in your locality may be obtained through the Health Officer of the municipality or district, from your physician or from the local hospital.

### **Special Health Services for Children**

Many municipalities have organized special child health centres or clinics which provide, free of charge, advice on and supervision of the health of children. Inoculation and vaccinations are also given without charge in these centres, not only to children but to all applicants. You may obtain information on these clinics from the municipal Health Officer.

Many school boards have made arrangements whereby clinics such as those described above are established in the schools. Here children are examined periodically by physicians and dentists, and parents are thereafter advised what treatments, if any, are necessary. In many schools, the health of children is also under the constant supervision of regular school nurses.

Clinics or health centres usually do not provide treatment. To obtain treatment, you must go to your own physician or dentist.

## Public Health Nurses

Many provincial and municipal health departments employ public health nurses to assist the municipal or district officers of health in safeguarding the health of the community. For that purpose, public health nurses are available to the public for conferences and other meetings where they give instruction on such matters as child health, dental health, school health and immunization.

Public health nurses will answer calls for illness in the home and see to it that medical and nursing care is provided. They will also supervise and give advice to expectant mothers, and follow up the health of mothers and new-born infants. You may get in touch with the public health nurse by calling the telephone operator.

In many regions, public health nursing is carried out by the Victorian Order of Nurses.

*The Victorian Order of Nurses for Canada* provides nursing care for the sick in their own home. Care is given under medical direction by visiting nurses to medical, surgical and maternity patients, a large percentage of whom would otherwise be without skilled nursing services. Patients are expected to pay the cost of the home visits, but fees are scaled according to family income and service is never refused because of inability to pay.

For a nominal fee, the Victorian Order of Nurses also gives a series of lectures on "The Preparation for Parenthood" to expectant mothers. Nurses of the organization visit expectant mothers to whom they give advice and health supervision. Attendance at the time of delivery (if in the home), and after-care for mother and baby by weekly visits are also offered. The amount charged for these maternity services is determined by the patient's ability to pay.

Should you be in need of the kind of help offered by the Victorian Order of Nurses, you may call them by telephone. Their telephone number, listed under the name, may be found in the telephone directories in all the regions where their services are available.

## **Dentists**

Dental care in Canada is entirely the responsibility of the individual. No prepayment plans are in existence. In order to retain dental health, it is therefore advisable that you make arrangements to visit a dentist at regular intervals. Dentists' names and addresses appear in the "yellow pages" at the back of all telephone directories under the heading of "Dentists". Appointments should be made in advance since usually the dentist cannot see you at once except in an emergency.

## **Municipal Services**

CANADIAN municipalities are provided with electricity and gas on a metered basis. The meters are installed in your house, and you will be charged according to the amounts used as indicated on the meters. In some places, water is also supplied on a metered basis.

Employees of the utilities will visit your home at regular intervals in order to check the readings on your meters, and you will receive in the mail a bill for the amount of electricity or gas used during the period since the meter was last read.

A garbage collection service is provided for householders in most urban centres for the protection of public health. Receptacles for garbage must be provided by the householder. Information concerning days on which garbage is collected may be obtained from the office of the municipal clerk.



Certain authorized persons call at every residence of a municipality on occasion to obtain information for official purposes. Among those who call on you in this respect are census takers, tax assessors, and enumerators of voters' lists. You should give these persons every co-operation. Such persons carry a special identification card or badge, which you are entitled to check before admitting them to your home.

## **Passports, Certificates of Identity, and Visas**

NO PASSPORT or other official document is required for travel from one province to another in Canada. However, should you wish to travel to another country, such as the United States, you must have a valid passport issued by the authorities of the country of which you are a national. If you are a legally landed immigrant, and for any legitimate reason you are unable to obtain such a passport, you may apply for a certificate of identity to the Canadian Passport Office, Department of External Affairs, Ottawa, Ontario.

Many countries require visitors to be in possession of visas issued by their representatives in Canada. Before leaving on a trip outside of Canada, you should therefore enquire about a visa at the nearest consulate of the country you wish to visit, or write for such information to the Canadian Passport Office, Department of External Affairs, Ottawa, Ontario.

## **Post Office**

UNLIKE the Post Office in many other countries, the Post Office in Canada is not connected with the operation of either the telephone or telegraph services. Its activities are concerned primarily with the handling of mail.

## **Location**

In most communities you will find a post office close to the main business district. In small villages and hamlets the post office is very often housed in the same building as a general store. Every city has a main post office as well as a number of district post offices or sub-post offices. Many sub-post offices are found in certain types of stores, such as drug stores and cigar stores. A sign on these stores indicates that there is a post office inside.

## **Hours**

Post office hours vary from one place to another. In the cities post offices are usually open between 8.00 a.m. and 6.00 p.m. In towns and villages the hours are in most cases from 8.30 a.m. to 6.30 p.m.

If you wish to buy stamps after hours you can often obtain them at hotel news-stands, cigar stores or drug stores. Stamp-vending machines are to be found in the lobbies of the larger post offices and are sometimes accessible even after business hours.

## **Penalty for Insufficient Postage**

If you are in doubt as to the exact amount of postage required on a letter or parcel, the best thing to do is to take it to a post office and have it properly weighed. If you have put too little postage on a letter or parcel, the person to whom it is sent will have to pay *double the amount owing*. For example, if you put 12 cents in stamps on an air mail letter which weighs a half ounce and therefore requires 15 cents\*, the person who receives the letter will have to pay twice the amount owing, i.e. 6 cents.

---

\*See air mail postage rates on p. 65.

## Articles Not Permitted in Mail

You are not allowed to send by mail such articles as matches, lighter fluid, inflammable substances, intoxicating liquor, articles having a noxious odour, anything of an immoral, seditious or fraudulent nature or material relating to a lottery.

## Classes of Mail

There are four classes of mail: first class—letters and written postcards; second class—newspapers and periodicals; third class—printed matter and samples; fourth class—parcels.

### *First Class Mail—Letters and Postcards*

*Rates of Postage (Ordinary Mail)* are as follows:

Local letters—4 cents for first ounce, 2 cents for each additional ounce.

All other letters for delivery in Canada, as well as letters for delivery in Great Britain and all other places in the Commonwealth, Republic of Ireland, France, Spain, the United States and all other places in North and South America—5 cents for first ounce; 3 cents for each additional ounce.

Letters for delivery in all countries not mentioned above—6 cents for first ounce; 4 cents for each additional ounce.

Postcards for delivery in Canada and all other countries—4 cents each.

All first class mail in letter form up to 8 ounces in weight posted in Canada for *delivery in Canada only* is carried by air if delivery can be expedited by air transmission.



*Rates of Postage (Air Mail) are as follows:*

1. United States, Hawaii, or  
any place in North America  
not mentioned in Group 3.. 7 cents first ounce  
5 cents each additional  
ounce
2. United Kingdom and Nor-  
thern Ireland, Republic of  
Ireland, and Europe..... 15 cents each half  
ounce
3. Bermuda, West Indies,  
Mexico, Central and South  
America ..... 10 cents each half  
ounce
4. Africa, Asia and Oceania  
(Australia and New Zea-  
land) ..... 25 cents each half  
ounce

In addition to the regular air mail rates, Aero-grammes may be sent to all countries at 10 cents each. You may obtain Aerogrammes with postage imprinted at any post office. They may not be regis-tered and no enclosures are permitted.

*Second and Third Class Mail*

For information regarding postal rates and limits of weight and size on newspapers, periodicals, printed matter, and samples enquire at your local post office. A card not bearing a written communication may be enclosed in an unsealed envelope and mailed at the third class rate, i.e. 2 cents.

*Fourth Class Mail—Parcel Post*

The limit of weight on a parcel for delivery in Canada is 25 pounds. The limit on a parcel addressed to the United States is 15 pounds. Parcels destined for most other countries are limited to 20 pounds.

Customs declarations must be completed and attached to all parcels for delivery outside of Canada. Forms and full particulars may be obtained at any post office.

It is now possible to send articles by air parcel post for delivery in Canada. The limit of weight is 25 pounds. The limit of size is as follows: the combined length and girth not to exceed 72 inches and no one dimension to exceed 36 inches.

All parcels posted in Canada for delivery in Canada may be insured up to \$50 without any insurance fee. For further information on insurance consult your local post office officials.

### **Special Delivery**

Special Delivery service for letters is provided daily including Sundays and holidays in the larger centres in Canada and also at all places in the United States and United Kingdom. The Special Delivery fee is 10 cents in addition to the postage and may be prepaid either by means of a Special Delivery stamp or by ordinary postage stamps. "Special Delivery" should be written across the upper left-hand corner of the address side of the envelope or indicated by a label obtained at the post office. Air mail as well as ordinary letters may be sent Special Delivery.

Special Delivery service is also available for parcels mailed in Canada addressed for delivery at any of the larger centres in Canada. The Special Delivery fee for parcels is 20 cents.

### **Registration**

All classes of mail (except Parcel Post) for delivery in Canada may be registered. If you are sending an important document, a manuscript, or any other valuable article through the mail, it is wise to register

it at the post office. On payment of a small fee you obtain a receipt for the article and have the assurance that a record is kept of it until it is delivered to the person to whom it is addressed. That person will be required to sign a receipt form before the registered article is turned over to him by the postal authorities.

## **Money Orders**

One of the best ways to transmit small sums of money (from 1 cent to \$100) through the mail to any address in Canada or abroad is by means of a money order. Postal money orders may be bought for a small charge at any post office.\* Postal money orders will be cashed on presentation at any post office in Canada.

## **C.O.D. (Cash on Delivery)**

Mail matter destined for any address in Canada may be sent "C.O.D.", provided that the amount owing does not exceed \$100. This means that if you buy an article by mail order, or in any other way, it may be sent to you through the mail on the understanding that you will pay for it when you receive it. On receipt of the parcel you are required to pay the cost of the article plus a small charge to cover the service. The money that you have paid to the Post Office is then transmitted to the store from which you bought the article.

## **Post Office Savings Bank**

These banks are to be found at post offices in many cities, towns and villages. Sums of \$1.00 or more may be deposited, but the total sum which may be to the

---

\*Money orders may also be purchased at banks and express companies, see pp. 7 and 28.



credit of any depositor is \$10,000 exclusive of interest. Interest is calculated on the minimum monthly balance and computed March 31 each year or when the account is closed. Interest at the rate of  $2\frac{1}{2}$  per cent per annum is allowed on deposits. Withdrawals of unbroken dollar amounts up to \$100 may be made at any Post Office Savings Bank. Withdrawals of larger sums require application to the Savings Bank Division at Ottawa, with the pass book.

### **Other Functions**

The Post Office sells unemployment insurance stamps to employers, and government annuities to the general public. It also makes available forms pertaining to income tax, family allowances, and civil service employment.

### **Mail Delivery**

In the cities mail is delivered once a day in the residential areas and three times a day to business and commercial firms. There is no mail delivery on Sunday. In the smaller towns and villages mail is not delivered to your home. You will have to collect it at the local post office.

In the country districts mail is delivered by mail courier to your mail box which is located at the side of the road not far from your house. The courier also sells stamps and money orders.

General Delivery is another means of receiving mail in all centres. This is useful if you are uncertain as to what your address will be in a given place. Simply tell your correspondents to address the envelope with your name, the name of the city, town, or village, and the words "General Delivery". In order to collect such letters you must go to the main post office if you are living in a place where there is more than one.

If you change your place of residence within a community or from one part of Canada to another, you will want to have your mail forwarded to you promptly. In order to have this done, you should obtain a "Change of Address" card from your letter carrier or local post office, fill it in, and drop it in any post box.

### **Posting Letters and Parcels**

In the cities and large towns bright red post boxes and parcel boxes are located at numerous points along the streets.

If you live in a small town or village you will have to take your letters and parcels to the local post office for mailing.

In the country districts outgoing mail is collected from the same mail box at the side of the road in which your incoming letters and parcels are delivered. As indicated above, postage stamps may be obtained from the mail courier.

## **Social and Welfare Services**

THERE are a number of social and welfare services available to you upon your arrival, or after a period of residence, in Canada. Some of these services are provided by federal, provincial and municipal authorities; others by private, voluntary organizations.

### **Family and Child Welfare**

Provincial and municipal authorities, religious and voluntary organizations all co-operate in maintaining such services as family counselling, homemaking, child placement and adoption. In most provinces, *Children's Aid Societies*, which are maintained by private charitable donations and provincial and

municipal subsidies, do a great deal of work entailed in the welfare and protection of needy children. Should you wish to get in touch with the Children's Aid Society or with any other child welfare organization, you will find them listed under "Social Services" in the "yellow pages" of the telephone directories of all the larger centres in Canada. In rural areas, where organized welfare services usually do not exist on a local basis, you may obtain the assistance of the regional welfare organizations through contacting the municipal clerk or any minister of religion.

Organized day nurseries exist in most of the larger cities where working mothers may leave children of pre-school age during working hours. Persons making use of this service must pay an amount which is determined by the size of their income. Day nurseries, wherever they exist, are listed in the "yellow pages" of the telephone directory under the heading "Social Services". Local Welfare Councils (see p. 75) will also be able to give you advice on this matter.

## **Family Allowances**

Family allowances are paid monthly by the federal government to parents (mothers, except in unusual circumstances) in order to assist them in the maintenance and care of their children. Allowances are paid for every child under sixteen years of age who was born in Canada or who has lived in Canada for one year.

Each child must be registered for the allowance and be maintained by a parent as defined by law. The allowances, which are tax-free, are paid monthly by cheque at the following rates: \$5 for children up to 6th birthday; \$6 for children 6th birthday



to 10th birthday; \$7 for children 10th birthday to 13th birthday; \$8 for children 13th birthday to 16th birthday.

If you have children who have lived in Canada for one year, or if you have lived in Canada less than one year but have a child who was born in this country, you are entitled to apply for family allowances. You may obtain application forms and complete instructions from any post office.

### **Family Assistance**

Family assistance is available for children who are not entitled to family allowances. It is payable for one year only to parents of children who are under 16 years of age. The parents must intend to live permanently in Canada or must have returned for permanent settlement in Canada after being absent for some time. A payment of \$5 per month for each child is payable at the end of each quarter beginning with the date of landing or return until a period of twelve months has elapsed from the date of landing or return. Application forms are handed out to parents at ports of entry and are also available at all Immigration Offices throughout Canada.

### **Mothers' Allowances**

All provinces have passed laws providing for allowances to enable certain needy mothers to remain at home so that they may care for their dependent children. In order to qualify for the allowance, persons must satisfy two conditions in all provinces—a means test, and a residence requirement. The amount of outside income and resources allowed to an applicant varies from province to province. In all provinces the applicant is required to be a resident of the province at the time of the

application and the child or children must live with the recipient of the allowance. Allowances may be paid on behalf of children up to the 16th birthday, except in Manitoba where the age limit is the 15th birthday, Newfoundland and New Brunswick where it is the 17th birthday, and Ontario where it is the 18th birthday.

For further information on the subject of mothers' allowances, you may get in touch with the clerk of your municipality or directly with the provincial Departments of Welfare located in each of the provincial capitals.

### **Unemployment Insurance**

Most employed persons in Canada are insured against unemployment under the unemployment insurance programme of the federal government. Persons employed in certain occupations, however, are excluded from unemployment insurance. Among these are agriculture, fishing, domestic service, and school teaching. Members of the nursing profession are insurable only under certain circumstances.

Unemployment insurance is a compulsory contributory plan. Employers and their insured employees make equal contributions based on a graded scale which is closely related to the employee's earnings. A person must have been working in insured employment and making contributions for at least 30 weeks over the previous two years before he or she becomes eligible for this assistance. Those who have not worked 30 weeks but have worked 15 weeks or more may claim seasonal benefits, payable only during the period from January 1 to mid-April. The employee's weekly contribution, which is automatically deducted from his pay, ranges from 8 cents to 60 cents per week, depending on earnings.

When you enter insurable employment, you will have to complete an application form for an unemployment insurance book either at the office of the National Employment Service or at your place of employment. The unemployment insurance book, when it has been issued to you, must be passed to the employer who will keep it and insert the unemployment stamps. These weekly stamps are based on a table of earnings. The stamp for any one week is in accordance with the wage group into which your earnings for that week fall. For example, if you earn between \$27 and \$33 in a week, a 72-cent stamp is inserted in your book. This represents a contribution of 36 cents from you and 36 cents from your employer.

If you are in insured employment, you are entitled to inspect your unemployment insurance book at any reasonable time so as to make sure that the stamps have been inserted regularly for the period of your employment. Should you change employment, the book will be returned to you and you must hand it to your new employer, who will insert the stamps from then on.

In case of unemployment, an insured person who wishes to obtain unemployment benefits must register as unemployed at the nearest office of the National Employment Service. If you are entitled to unemployment insurance benefits, you may apply for them on the required form which is available in the same office. Should you wish to obtain some further information on the unemployment insurance plan in operation in Canada, you may do so at any National Employment Service office.

### **Workmen's Compensation**

In all provinces compensation is provided for injury to an employee caused by an accident on the



job, or by a specified industrial disease, except where the employee is disabled for less than a certain number of days. Workmen's compensation varies in scope from province to province, but in general it applies to such employment as construction, mining, manufacturing, lumbering, fishing, transport and communications, and the operation of public utilities. Workmen's compensation is paid for by employers and governments combined through provincial Workmen's Compensation Boards.

Compensation takes the form of cash payments for the period of inability to work, as well as free medical and hospital services. Should death result, funeral expenses are paid, as well as pensions to widows and orphans. The Workmen's Compensation Act in each province specifies that a fixed period must elapse between the date of the accident and the date when compensation payments begin, but in all cases medical aid is given from the date of the accident. This waiting period varies from one to seven days and in all provinces compensation is paid for this period if disability continues beyond it, except in Saskatchewan, where the waiting period is only one day, and compensation is payable from and including the day after the accident.

Any accident, even the most minor one, should be reported immediately to the personnel office. A physician of the Workmen's Compensation Board will generally be called in to determine the degree of injury. The compensation will then be based on his findings. It is essential that you report all accidents immediately so as to be able to claim workmen's compensation.

## **Voluntary Organizations**

In Canada voluntary organizations play a very important part in the life of the nation. Many needs

related to the general welfare of the Canadian people are met, not only through the services provided by official government agencies, but also through the activities of voluntary organizations.

Local Welfare Councils, also called Councils of Social Agencies or Community Chests, are to be found in most of the larger urban centres. They provide means of co-operative planning and action among social service agencies with respect to welfare problems in the community. If you have a problem involving the welfare of yourself or family, you may telephone the local council. Their officers will direct you to the particular agency which will best be able to help you.

Among other voluntary organizations which are national in scope are the Young Men's and Young Women's Christian Associations (Y.M.C.A. and Y.W.C.A.), the Catholic Youth Organization, the Young Men's and Young Women's Hebrew Association (Y.M.H.A. and Y.W.H.A.), the Catholic Women's League, the Canadian Red Cross, the Salvation Army, the Victorian Order of Nurses for Canada, the Order of St. John, the Boy Scouts and Girl Guides and a considerable number of "Service Clubs" under a variety of names. All of these organizations are concerned with one or another aspect of social welfare work. They have numerous local branches and invite you to benefit from the services which they provide. Most of these organizations you will find listed in the telephone directories of larger centres, both under their own names and in the "yellow pages" under the heading "Social Services".

Of special interest to newcomers are Citizenship Councils and Citizenship Committees. One of the purposes of these organizations is to assist you in adjusting yourself to your new environment. The assistance

of these organizations may be obtained in most cases through the Y.M.C.A. or the Y.W.C.A.

## **Social Customs**

DURING the course of many years each country has developed certain customs or ways of doing things that are a little different from those of any other country. When you first come to Canada you may notice small differences between Canadian ways and those to which you have been accustomed in the old country.

For example, it is not customary for Canadians to shake hands nor to bow to each other on as many occasions as people commonly do in some other countries. In such circumstances Canadians are accustomed to being less formal but they are behaving in just as friendly and polite a manner as if they had made the outward gesture.

One of the occasions when men always do shake hands is when they are introduced to each other. But when a man is introduced to a woman, it is not customary for him to shake hands with her unless, of course, she extends her hand first. If the woman is seated when the introduction is made, she usually remains seated and simply acknowledges the introduction with a friendly nod and word of greeting.

When a man is walking along the street with a woman, it is customary for him always to walk on the side nearest the roadway. This is an old custom which originated in the days when mud and refuse covered the streets. By walking on the outside, the man chivalrously protected his companion from being splashed.

Other differences in custom will probably strike you during your first few months in Canada. But if you quietly observe how Canadians act in the ordinary situations of every day life, you will find



that although some customs may be different from yours, the underlying human feelings are just the same.

## **Spirits, Wine and Beer**

ALCOHOLIC beverages—spirits, wine and beer—are sold under the control of the various provincial governments. As a result, you will find that there are considerable variations in the way in which alcoholic beverages may be obtained in the different provinces. Before purchasing or consuming alcoholic beverages you should acquaint yourself in a general way with the law as it applies in the province where you are living.

Alcoholic beverages are not sold to persons under 21 years of age except in Quebec, where the age limit is 20 years. Individual permits to buy alcoholic beverages are required in Alberta, Manitoba, Nova Scotia, Newfoundland, and Prince Edward Island. Ontario requires permits only for the purchase of spirits, not for beer and wine. No individual permits are required in New Brunswick, Quebec, Saskatchewan, and British Columbia. The permits are sold by the government liquor stores, and are valid for one year.

Government liquor stores in all provinces but Quebec sell Canadian and imported beer. In Quebec, only imported beer is sold through these stores. Beer may also be bought from brewers' stores licensed but not operated by the governments in New Brunswick, Newfoundland, Manitoba, and Ontario, while in Quebec many grocery stores are licensed to sell beer.

All provincial liquor stores sell wine by the sealed bottle. In addition, special stores sell wine in Ontario. They are licensed by the government but operated by the wine producers.

In all provinces, alcoholic beverages bought by the sealed bottle must be consumed in the permanent, or temporary, residence of the consumer. It is illegal to drink alcoholic beverages in any public place, such as on the streets or in an automobile.

In Newfoundland, Nova Scotia, Ontario, Quebec, Manitoba and British Columbia, beer and wine may be sold by the glass or open bottle with meals in licensed premises such as in some hotel dining rooms and restaurants. In British Columbia, Manitoba, Ontario, Quebec, and Newfoundland, spirits, wine and beer may be purchased by the glass in licensed hotels, cocktail lounges and bars, but in all cases, alcoholic beverages purchased in such licensed public places must be consumed on the premises.

Newfoundland, Quebec, Ontario, Alberta, and British Columbia also have private clubs whose members and their guests may purchase and consume on the premises, types of alcoholic beverages sanctioned by the licence held by each club.

"Beer Parlours", "Beverage Rooms" or "Taverns" exist in all provinces but Prince Edward Island and New Brunswick. They are usually located in hotels, and you may consume beer by the glass or open bottle on their premises. In many places, beverage rooms are divided into two sections, one for men only, the other for women and women accompanied by men. Men unaccompanied by women are not allowed into this latter section, called the "Ladies' Lounge". Both sections have their own separate entrances.

There are certain areas in Canada in which no alcoholic beverages are obtainable. In these districts prohibition is in force at the wish of the inhabitants, who have decided to this effect by plebiscite.

# Taxation

## Federal

As in other modern states, the government of Canada obtains the greater part of its revenue from taxation. Taxes include customs import duties, excise duties, sales tax, income tax, and succession duties. The first three taxes—customs import, excise, and sales—are included in the price of the commodities that you buy in the stores. You will not be aware of the tax apart from the actual price that you pay for the article.

*Income Tax*, however, will affect you directly as soon as you start earning your living in Canada. When you receive pay at a rate which is subject to income tax, you will notice that a certain proportion of your pay has been deducted by your employer, who is collecting your income tax for the government. In this way you pay most of your tax as you earn your money.

But you must also fill in an income tax form. Income tax is paid on income earned during the calendar year. Before the end of February of each year your employer will give you a slip of paper showing exactly how much money you earned from him during the previous calendar year and how much tax he has deducted and paid to the government on your behalf. This information is used in completing your income tax form.

When claiming your total personal exemption as shown on the income tax form, it is important to remember that you are entitled to claim the whole of this exemption only if you have been in Canada for the whole year. Otherwise, you may only claim a part of the personal exemption corresponding proportionately to the length of your residence in this country. If you are claiming deductions for support



of a dependent living outside of Canada, you must attach vouchers (such as money order receipts) to your income tax form to substantiate your claim.

Remember to keep the receipts that you receive for any donations that you may make to charitable organizations, such as the Red Cross, the Salvation Army, or La Société de St. Vincent de Paul. If you make contributions to a church, you will also be given a receipt which should be kept. The amount of these donations up to ten per cent of your income may be deducted from your income for taxation purposes. You must, however, enclose the receipts when you send in your income tax form.

Receipts for medical expenses should be kept too. In certain circumstances a portion of the medical expenses that you have incurred during the year may also be deducted. Receipts should be enclosed with your income tax form.

When you have filled in the form, attach to it any receipts that you may have of the type mentioned above. Then send it, together with a cheque or a money order for the amount which you may still owe the government, to your District Taxation Office before April 30. The cheque or money order should be made payable to the Receiver General of Canada. The penalty for filing your income tax return after April 30 is 5 per cent of your unpaid tax.

It may happen that more money has been deducted from your pay during the year than you actually owe the government. In this case too, you must fill out and send in the income tax form, indicating the amount of overpayment which the government should refund to you. If you have computed the amount of the refund correctly, a cheque for the amount will be sent to you a short time after you file your income tax return.

If you are self-employed, e.g. a business proprietor or partner, professional man or woman, farmer or fisherman, you must fill in a different form from that used by salary and wage-earners. If less than three-quarters of your income for any year is subject to tax deductions at the source, you are required to make quarterly instalment payments of tax during that year. For further information enquire at your District Taxation Office.

Income tax forms may be obtained at any post office. Although they are made as simple as possible, you may need help in completing the form for the first time. The best thing to do is to consult your employer or, if you live in a large city, the local District Taxation Office.

Taxes levied on the estate of a deceased person are called succession duties. If you would like to obtain information on this subject, the best thing to do is to consult a lawyer.

In addition to federal taxes, there are also certain provincial and municipal taxes.

## **Provincial**

In the case of the provinces, much of their taxation revenue comes from sales taxes. Certain commodities, such as gasoline, that are not taxed by the federal government, are taxed by the provinces. But here again the tax is included in the price of the commodity. There are, however, several provinces that have instituted an additional sales tax. You will notice this tax when you make certain purchases as it will be shown as a separate item on your bill.

## **Municipal**

Municipalities levy taxes against the owners of real property (land and buildings), based on the

assessed or estimated value of the property. Standards for establishing values vary between municipalities. This type of taxation will not affect you directly until you own property.

## **Telegrams and Cables**

A TELEGRAM is a message sent by telegraph to any destination on the North American continent: a cable or cablegram is a message sent by submarine cable anywhere in the world.

There are several telegraph systems in Canada but the ones with which you are most likely to come in contact are those operated by the two large railway companies. These are Canadian National Telegraphs and Canadian Pacific Telegraphs. Both companies will accept cables as well as telegrams.

### **Telegrams**

There are three different types of telegrams. The least expensive is a "night letter". It will be accepted at any time but will not be delivered till the following morning. A "day letter" is a little more expensive but the delivery is speedier—within 3 or 4 hours of the time it is accepted. The minimum charge for both day and night letters entitles you to send up to 50 words. An ordinary telegram, which is more expensive than the other two, will normally be delivered in less than an hour from the time it is accepted. The minimum charge covers 10 words or less.

### **Cables**

Cables are of two types: night letter rate and full rate. The minimum night letter rate entitles you to send up to 22 words. The minimum full rate entitles



you to send up to 5 words. In addition there is a very cheap greeting cable rate by which you may send up to 10 words to the United Kingdom only.

### **Sending a Message**

If you want to send a telegram or cable there are several places in the cities and larger towns where you can do so. These are railway stations, bus terminals, airports, hotels, railway ticket offices, and special telegraph offices in the large cities. In smaller towns and villages the railway station is usually the only place from which a message can be sent. Telegrams are also accepted and delivered on trains.

If you wish to do so you can telephone your message to one of the telegraph companies. They will then send you a bill for the amount or have a representative call at your house to collect the money.

### **Receiving a Message**

If a message is sent to you by telegram or cable, the telegraph office will telephone it to you as soon as it is received. Shortly afterwards a written copy of the message will be delivered to you.

### **Sending Money Away\***

You may send money by telegraph to any destination in North America. This may be done at any of the places mentioned above which accept telegrams.

If, however, you want to cable money outside North America, you must go to a bank or an express office. The express office is very often situated in the same building as the telegraph office, e.g. a railway station or city ticket office.

---

\*See "Banking Practice", p. 7 and "Express", p. 28.

## **Telephones**

THERE are seven large telephone systems in Canada as well as a great many small ones, including municipal, government, and co-operative companies. All of these systems serve different areas. You will find that the service is very much the same everywhere, although there is some variation in the type of equipment used from one district to another.

In order to have a telephone installed or to have an existing one transferred to your own name, you should get in touch with the office of the telephone company in your community. The rates vary slightly between one place and another. Party lines (see below) are cheaper than individual lines. Accounts are usually payable monthly.

### **Telephone Directory**

The Directory which is supplied to every telephone subscriber contains, in addition to the list of subscribers with their numbers, some useful information. Printed clearly on the outside front cover or on the first page are the numbers of the police and fire departments and, in some cases, of hospitals and ambulances. Included in the first few pages of many Directories is information on the use of dial and magneto telephones.

At the back of almost all Directories is a section of "yellow pages" containing a classified list of all business and professional telephone subscribers in your community. These subscribers appear in alphabetical order under the classification appropriate to their business or the article or service they sell. These "yellow pages" will prove useful to you on many occasions. For example, if you want to find a list of physicians, building contractors, plumbers, electricians, etc., turn to the appropriate heading in your Directory.

## **Types of Telephones**

*Dial* telephones are in common use in the cities and larger towns. In using a dial telephone, first pick up the receiver and listen for the dial tone, a steady humming sound. If you do not hear this sound, hang up the receiver and try again.

When you dial keep the receiver off the hook. Place your index finger on the desired digit or letter and pull the dial all the way round until your finger strikes the metal finger stop. Then remove your finger and allow the dial to return to its original position. Repeat this process until you have dialled each letter and digit in the telephone number. If your finger slips or if you make a mistake, replace the receiver for a few seconds and call again.

If for any reason you are unable to dial the number or if you have any other difficulties, dial "O". An operator will then come on the line to assist you.

*Manual* telephones are still used in some city districts and in smaller towns. In order to make a call, just lift the receiver and wait for the operator to ask for the number you wish to call.

*Magneto* telephones are found in rural districts. If you settle in the country you will probably be on a magneto rural party line. This means that a number of parties are on the same line. Each one has a distinct ring which is heard by all the parties every time a call is made. But you will soon become accustomed to your own ring and will learn to disregard the others.

With a magneto telephone the turning of the handle generates the electricity which enables the telephone to operate. Always listen before ringing to find out whether the line is in use.



Before calling another party on your line, make sure of his number by consulting the Directory, then ring, being careful to make the signal distinct. The signal to give is indicated by the number following the letter "r". The first digit following the letter "r" represents the number of long rings and the second digit the number of short rings. For example, to call "3-r-24" give two long followed by four short rings. (The number in front of the letter "r" is the number of the party line.) Do not press the push-button on your telephone when calling another party on your line.

To call a subscriber on another line, signal the operator and give her the number. To signal the operator, ring briskly, while depressing the button.

When your conversation is finished, replace the receiver and turn the handle briskly to ring off. Do not press push-button while ringing off.

### **Urban Party Lines**

Party lines are common in the cities as well as in the country. In the city it means that there are two telephones on the same line. This causes very little inconvenience. Just be sure to listen before trying to make your call to see that the line is not in use. If the line is in use, hang up and call again later.

### **Long Distance**

In order to call long distance, dial "Operator" on a dial telephone. Ask the operator for "Long Distance" on a manual telephone. Signal the operator on a magneto telephone and tell her that you wish to make a long distance call.

There are two main kinds of long distance calls: station-to-station and person-to-person. The former is used when you are willing to speak to anyone who answers the number you are calling. The latter is used when you wish to speak to a particular person. Station-to-station calls are cheaper than person-to-person. Low rates for both types of call are in effect from 6 p.m. to 4.30 a.m. weekdays, as well as all day Sunday, Christmas Day and New Year's Day. These low rates apply on all calls other than those to nearby points. For information about rates between various points in Canada and between Canada and abroad, consult your Telephone Directory or the Long Distance operator.

## **Public Telephones**

Public telephones are located in telephone booths on the street, in some drug stores, cigar stores, hotels, and other public buildings. The method of using a public telephone is very simple. In the case of a dial telephone, take the receiver off the hook, deposit a coin (10¢ in most places for a local call) listen for the dial tone and then dial the number. The procedure is the same in the case of a manual telephone except that you give your number to the operator. If your call is not completed your coin will be returned to you after you replace the receiver. Long distance calls may also be made on a public telephone but be sure that you have a good assortment of coins when the operator tells you what amount to deposit.

# **Time**

## **Time Zones**

Since Canada stretches about 4,500 miles from Newfoundland in the east to Vancouver Island in the west, there are great differences in solar time throughout the country. In fact, a person making a trip from St. John's, Newfoundland to Dawson in Yukon territory will have been in seven different time zones when he reaches his destination.

From east to west these zones and the variations in time are:

Newfoundland Standard Time ..	5.30 p.m.
Atlantic Standard Time .....	5.00 p.m.
Eastern Standard Time .....	4.00 p.m.
Central Standard Time .....	3.00 p.m.
Mountain Standard Time .....	2.00 p.m.
Pacific Standard Time .....	1.00 p.m.
Yukon Standard Time .....	12.00 noon

## **Standard Time and Daylight Saving Time**

Most of the large communities in Canada move their clocks one hour ahead for about five months in the year, from May to September. This is called Daylight Saving Time as opposed to Standard Time. Rural areas, including many towns and villages, remain on Standard Time all the year round.

Railways operate their schedules on Standard Time all through the year. Air lines and bus lines change to Daylight Saving Time with the large communities which they serve.

## **Twelve-Hour Clock**

In Canada the 12-hour clock is used without exception in all circumstances of daily life. You should take particular note of this fact in travelling. Railway, air line, and bus schedules show arrivals and



departures according to time before midday (a.m.) and time after midday (p.m.). Thus for quick reference:

<i>24-hour clock</i>		<i>12-hour clock</i>
11.59	is	11.59 a.m.
12.00	"	midday or 12 noon
12.01	"	12.01 p.m.
13.00	"	1.00 p.m.
14.00	"	2.00 p.m.
15.00	"	3.00 p.m.
16.00	"	4.00 p.m.
17.00	"	5.00 p.m.
18.00	"	6.00 p.m.
19.00	"	7.00 p.m.
20.00	"	8.00 p.m.
21.00	"	9.00 p.m.
22.00	"	10.00 p.m.
23.00	"	11.00 p.m.
24.00	"	12.00 midnight
00.01	"	12.01 a.m.
00.59	"	12.59 a.m.
01.00	"	1.00 a.m.

## **Traffic Regulations**

THERE is a wide variation between the different provinces in regard to traffic regulations. Booklets and information on this subject may be obtained at any motor vehicle licence bureau or at any police station. To find the address of the licence bureau in your community, look in the "yellow pages" of the telephone directory under "licences".

The following are a few general remarks on regulations which apply to all the provinces.

Vehicles keep to the right-hand side of the road. If you are walking along a highway in the country where there is no sidewalk, you should walk on the left-hand side, so that you can see the oncoming traffic. Then you will have plenty of time to step off the highway and let the traffic pass.

In the open country the speed limit is usually 50 miles an hour. Slower speeds are required in cities, towns, and villages.

Motor vehicles must never pass a streetcar on the left-hand side. They may pass on the right-hand side as long as the streetcar is in motion. But when it has stopped to take on or discharge passengers, motor vehicles must not pass unless safety zones are provided for the passengers.

Accidents resulting in personal injury or property damage must be reported to a Provincial Police officer in Ontario or Quebec, a Royal Canadian Mounted Police officer in the other provinces or to a municipal police officer. Any driver who is involved in an accident must not leave the scene of the accident until he has given all possible aid and disclosed his name to the injured party. He should also wait until a police officer arrives.

The penalty for minor infractions of the traffic regulations may be a small fine. A larger fine and, under certain circumstances, imprisonment, may be the penalty for serious infractions, such as leaving the scene of an accident or attempting to drive a car while intoxicated.

## **Travel**

### **By Train**

The two main railway systems in Canada are the Canadian National Railways and the Canadian Pacific Railway, both of which cross the country from one coast to the other. If you wish to travel to Vancouver Island in the west or to Prince Edward Island or Newfoundland in the east, the cost of the journey by boat to these islands is included in your railway ticket.

Since the areas which the two railway systems serve are not always the same, the line on which you travel depends, to some extent at least, on the location of the place to which you are going. You will have no difficulty in buying a ticket, however, since the clerks in all ticket offices are well informed about the routes of both railways.

In most centres served by the two railways there are separate stations. Some of the centres, however, have only one large station which is used by both railways. At most of the larger stations there is an information desk; at the smaller ones the man in the ticket office (ticket agent) will be glad to answer any questions. Times of trains are usually fixed on boards inside the larger stations and chalked on blackboards outside the smaller ones.

### *Times of Trains*

Printed timetables may be obtained free of charge at all ticket offices. When looking up the times of trains remember that all times given are Standard Time and that railways operate on the 12-hour clock.\* Time before midday (a.m.) is printed in light face type in the timetables and time after midday (p.m.), in dark type.

### *Travellers' Aid*

A very useful service is provided by the Travellers' Aid which has branches in the main stations of all the larger centres. A sign reading "Travellers' Aid" will direct you to the desk where a representative is on duty. If you arrive in a strange city not knowing where to go, the Travellers' Aid will find temporary accommodation for you. If you do not speak English or French, they will usually be able to provide an interpreter. If, for one reason or another, you have

---

\*See "Time", p. 88.



missed the friends that were to meet you at the station, the Travellers' Aid will help locate them for you.

### *Types of Accommodation*

There are normally two classes on Canadian trains—first and coach. In order to buy seating accommodation in the chair car (if you are travelling by day) or sleeping accommodation (if you are travelling by night) you must have a first class ticket. Coach class is cheaper than first class and does not entitle you to make a reservation. You can sit wherever you like in the coaches, many of which are air-conditioned and most of which have comfortably upholstered seats.

On transcontinental trains running between Montreal and Vancouver, there is an additional class called tourist. It is more expensive than coach but not quite as expensive as first class. With a tourist ticket you can also buy sleeping accommodation, which is not very much different from first class sleeping accommodation. Many of the tourist coaches contain a stove which may be used for cooking purposes.

There are five types of sleeping accommodation: berths (lower and upper), roomette, bedroom, compartment, and drawing room. An upper berth is the least expensive, followed by a lower berth and a roomette. All three types of accommodation are for one passenger only. More expensive and intended for more than one passenger are: bedroom (maximum 2 passengers), compartment (maximum 4 passengers), drawing room (maximum 5 passengers).

The majority of people in Canada travel coach class by day. By night, on the long runs, many travel in sleeping cars although considerable numbers make use of coach accommodation.

## *Tickets and Reservations*

Railway tickets may be bought at stations, city ticket offices or travel agencies. Return tickets are cheaper than two single fares and are good for any period up to six months. Return week-end fares, both first class and coach, are cheaper than the ordinary return fares. To make use of the week-end rates you must leave between noon Friday and 2 p.m. on Sunday and begin your return journey not later than midnight on Monday. Children between the ages of 5 and 12 may travel at half fare; under 5 years of age when accompanied by a parent or guardian they may travel free.

Although chair or sleeping car accommodation may be bought any time up to the departure of the train, it is advisable to make your reservation several days in advance, particularly if you are travelling over a week-end. There is an even greater necessity of reserving accommodation well ahead of time if you are planning to travel at a busy holiday season. For example, at the height of the Christmas season accommodation is often booked a month or six weeks in advance on trains running between large cities, such as Montreal and Toronto.

Reservations may be made at any station, ticket office or travel agency. There is no need to pay for the chair or sleeping accommodation at the time you reserve it. It will be held for you until the day before the departure of the train. It is customary to buy the railway ticket (first class or tourist) at the same time as you pay for your reserved seat or sleeping accommodation.

If you are unable to use either the whole or the return portion of your ticket, the amount which you paid for the unused part will be refunded to you in full. The ticket should be turned in at the railway

ticket office as soon as possible. Refunds will also be made on reserved seats or sleeping accommodation if the reservations are cancelled at the ticket office before the departure of the train.

In Canada it is customary for the conductor to collect tickets from the passengers after they have boarded the train. If you are boarding the train in a large station you will probably be asked to show your ticket to a railway official as you pass through the gates on to the platform. There, other officials will ask what your destination is so that you may be directed to the right train, and the right car on that train. Not until you are actually in your place on the train will a conductor collect your ticket. In smaller centres you are not asked for your ticket at all until you are on the train. At your destination you simply walk off the train without having to show a ticket.

### *Baggage*

If you have more baggage with you than you can comfortably handle, you may have it checked through to your destination. A notice in the larger stations reading "Baggage Room"\* will tell you where to take your baggage for checking. At the baggage counter you must show your train ticket which will be punched and then you will be given a receipt, or "check", for each item of baggage. When you have reached your destination you should take your checks to the baggage room and claim your baggage. In the smaller stations your outgoing baggage may be checked and your incoming baggage claimed through the ticket agent.

---

\*This should not be confused with the "Check Room" where, for the payment of a small sum, you may leave your parcels and baggage for short periods.



The limit of baggage which may be checked without charge on each adult passenger ticket is 150 lbs., not exceeding \$100 in value. For a child travelling on a half fare ticket the limit is 75 lbs., not exceeding \$50 in value. Enquire of the ticket agent at **your** local station about the rates for baggage exceeding these weights or values. No single piece of baggage or other article weighing more than 250 lbs. will be accepted for transportation in regular baggage service. In the larger cities and towns baggage may be checked right through for delivery at your final destination such as home, hotel, or steamship dock. The charges for delivery service may be prepaid or paid when the baggage is received.

### *Meals*

On most trains, other than purely local ones, there is a dining car where hot meals are served. Many trains on the main lines also include a café car or dinette where light meals may be obtained. You may buy sandwiches, chocolate bars, cold drinks, and cigarettes from a vendor who comes through the cars at intervals during the journey. Certain stations on the main lines are equipped with restaurants where sandwiches or hot dishes may be bought during stops.

### *Lost Articles*

Enquiries for articles left on trains or in station waiting-rooms should be made to the ticket agent or station master of the nearest station serving the railway on which you were travelling at the time.

### **By Air**

The two main air lines in Canada are Trans-Canada Air Lines and Canadian Pacific Airlines. Trans-Canada serves most of the main centres in

Canada. The largest field of operation of Canadian Pacific Airlines is the Canadian north-west and Pacific coast regions.

In the case of Trans-Canada Air Lines, tickets and information may be obtained at T.C.A. ticket offices in the larger centres (usually located in one of the hotels) or at travel agencies. Tickets for Canadian Pacific Airlines may be obtained at Canadian Pacific Railway offices or at travel agencies.

Timetables are issued fairly often because flight schedules change quite frequently, so be sure that you have the latest information. Times are quoted in local time, that is either Daylight Saving or Standard Time, depending on which is in effect in the city of arrival or departure. Schedules are based on the 12-hour clock.\*

### *Reservations*

It is wise to book your passage a week or so in advance and if you intend to travel at a busy holiday season it might be well to make your reservation even further ahead of time.

Reservations for return flights and from stop-over points will be cancelled unless you go or telephone to the office of the air line, wherever you happen to be, at least 6 hours before flight departure time and tell them that you intend to use your reservation.

If you are not able to use your reservation, make sure that it is cancelled at least 6 hours before the flight is due to leave. The cost of your ticket will then be refunded to you.

If the flight is delayed because of unsuitable weather or for any other reason, the air line will get in touch with you by telephone wherever it is possible to do so.

---

\*See "Time", p. 88.

## *Fares*

All fares include the cost of meals served aloft. Return fares are cheaper than 2 single tickets and are good for any period up to 4 months.

Children who are 2 years of age and under 12 years pay 50 per cent of the full adult fare. For children under 2 years of age and not occupying a seat there is no charge on flights within Canada. At the time of booking your passage, you should tell the clerk if you intend to carry an infant with you.

Trans-Canada Air Lines and Canadian Pacific Airlines offer a special family rate which is good any week between Monday at 12.01 p.m. and Thursday at 12.01 p.m. This means that you must start your journey and also return during the above period, but not necessarily in the same week. By this special rate the head of the family (husband or wife) pays a full one-way fare (or two full one-way fares for the return trip); the spouse and children between the ages of 12 and 21, each pay 50 per cent of the full one-way adult fare (or one full one-way adult fare each for the return trip).

## *Ground Transportation*

Fares do not include transportation to and from the airport. The charge for this transportation varies according to the distance of the airport from the centre of the city.

When you buy your ticket the clerk will tell you where and at what time the taxi, in the service of the air line, will call to take you to the airport. The principal hotels in the large cities are usually points of call.



## *Baggage*

Within Canada baggage will be carried free up to a maximum of 40 pounds on each ticket. If you have baggage in excess of this amount, make enquiries at your local office regarding the extra charge that will be made.

## *Lost Articles*

You may ask at the local office of the air line on which you were travelling about articles which may have been lost en route. If they are not found within a reasonable time, further enquiries should be made in writing to Claims Department, Canadian Pacific Airlines, Vancouver, B.C., or, in the case of T.C.A., to the Director of Passenger and Station Services, International Aviation Building, Montreal, Que.

## **By Bus**

You can travel by bus not only to all the larger centres in Canada but also to many small towns and villages, including some which are not served by the railways.

There are many different bus companies operating in various sections of the country. Those serving your district may be found in your local telephone directory. Look in the "yellow pages" under "bus lines".

## *Terminals and Stops*

In most cities there is a bus terminal or station situated close to the main business section. Tickets, timetables, and information may be obtained at the terminal, which is the main point of arrivals and departures.

Although the bus may stop briefly at other points in the city, the terminal is the best place to board the bus and you are advised to go there. You cannot be sure of getting a seat if you get on the bus after it has left the terminal.

In the smaller centres the main bus stop is usually located at a hotel, store, service station, or restaurant. Tickets may be bought at these bus stops.

In the country districts the bus will stop for you anywhere along the road if you signal to it. You should find out when the bus is accustomed to pass, take up your position by the side of the road, and signal with a wave of your hand when it comes in sight. You can buy your ticket from the driver when you get on the bus.

### *Fares*

A return fare is cheaper than two single fares. The return portion is good for any period up to 6 months from the time of its purchase.

Children under 5 years when accompanied by an adult are carried free on most bus lines. Children between the ages of 5 and 12 may travel at half fare.

### *Tickets*

In general, bus seats may not be reserved. Exceptions are sometimes made in certain heavily populated areas at busy holiday seasons. If it is possible to make a reservation, this should be done about a week before the departure of the bus.

In most cases, however, you buy tickets at bus terminals in the cities or bus agencies (certain stores,

hotels, etc.) in the small towns, shortly before getting on the bus. At stops in the countryside tickets may be bought from the driver.

The ticket collection is made by the driver as you board the bus. He will punch the ticket and hand it back to you. You must keep it and give it to the driver as you get off the bus.

If you are unable to use your ticket the money will be returned to you if you apply either by letter or in person at the head office of the bus company. Ask the driver or any bus company official to tell you the address of the head office.

### *Time*

Buses run on Daylight Saving Time when it is in effect. For the balance of the year they run on Standard Time.

As in the case of railways and air lines bus schedules are based on the 12-hour clock.

### *Baggage*

A certain amount of baggage will be carried free on each ticket. The limit set on most lines is 150 pounds on each adult ticket and 75 pounds on a half-fare ticket.

### *Lost Articles*

You should enquire about lost articles at the head office of the bus company.

### *Meals*

On long journeys the bus makes stops at certain places where you may buy meals.



## **Local Transportation**

### *Buses and Streetcars*

Buses and streetcars are the ordinary means of transportation in the larger centres. Payment is by fixed rate. If you wish to change from one route to another, you should ask the operator for a transfer as you pay your fare. Fares are paid either in the form of tickets, which you buy from the operator, or by cash. In some places the individual fare is less expensive when you buy a strip of tickets than when you pay cash. As a general rule, smoking is not allowed on buses or streetcars.

### *Taxis*

In many places taxis may be recognized by a sign on the roof, which is lighted up at night. Taxis in many cities are fitted with meters on which a fixed charge is automatically registered before the start of the trip. The meter also registers the total charge for the journey. In smaller centres meters are not often used, the amount for journeys to specified points being fixed by custom, by agreement with the driver in advance, or by local by-law.

In a few large cities taxis are permitted to pick up passengers along the streets. In such places you may signal to an empty taxi and the driver will pull over to the curb to let you in. But in many communities taxis are forbidden by law to pick up passengers along the streets. If you signal to an empty taxi in a city or town where such a law is in force the driver will not stop. In order to get a taxi you must telephone to one of the companies (look in the "yellow pages" of the telephone directory under "taxi cabs") or go to a taxi stand.

## Weights and Measures

THE metric system is not used in Canada except in scientific work. The tables of weights and measures are:

### Weights

16 ounces (written oz.) = 1 pound (written lb.)  
100 lbs. .... = 1 hundredweight (written cwt.)  
2,000 lbs. .... = 1 ton

Equivalents of these weights in the metric system are:

1 oz. .... = 28.3495 grams  
1 lb. .... = 453.59 grams  
1 cwt. .... = 45.359 kilograms

Approximately, therefore, 1 lb. is a little less than  $\frac{1}{2}$  kilo.

### Long Measure

12 inches (in.) = 1 foot (ft.)  
3 feet ..... = 1 yard (yd.)  
 $5\frac{1}{2}$  yards ..... = 1 rod (rd.)  
1,760 yards ..... = 1 mile

Equivalents of these measures in the metric system are:

1 in. .... = 2.54 centimetres  
1 ft. .... = 30.48 "  
1 yd. .... = 91.44 "  
1 mile ..... = 1.609 kilometres

Approximately, 1 yd. is a little less than a metre, and 5 miles = 8 kilometres, so that one mile is rather more than  $1\frac{1}{2}$  kilometres.

### Fluid Measure

2 pints (pts.) ..... = 1 quart (qt.)  
4 qts. .... = 1 gallon (gal.)

Equivalents of these measures in the metric system are:

1 pt. ....	=	0.568 litres
1 qt. ....	=	1.136 “
1 gal. ....	=	4.546 “

Approximately, 1 pt. is a little more than  $\frac{1}{2}$  litre.

### Dry Measure

2 pts. ....	=	1 qt.
4 qts. ....	=	1 gal.
2 gals. ....	=	1 peck
4 pecks ....	=	1 bushel (bu.)

Approximately, 1 bu. is a little less than  $36\frac{1}{2}$  litres.

### Square Measure

The acre is the common unit of measurement for areas of land. It is equivalent to 0.404 hectares. Smaller areas are usually measured in square feet or square yards.

### Measures of Heat ( $^{\circ}\text{F} = (^{\circ}\text{C} \times \frac{9}{5} + 32)$ )

The normal measure of heat used in Canada is the Fahrenheit scale. A comparison of the Fahrenheit and Centigrade scales is given below.

<i>Centigrade</i>		<i>Fahrenheit</i>
100° .....	Boiling point of water .....	212°
90 .....		194
80 .....		176
70 .....		158
60 .....		140
50 .....		122
40 .....		104
30 .....		86
20 .....	Room temperature .....	68
10 .....		50
0 .....	Freezing point of water .....	32
—10 .....		14
—20 .....		— 4
—30 .....		—22
—40 .....		—40



## **Appendix**

### **OFFICES OF THE DEPARTMENT OF CITIZENSHIP AND IMMIGRATION**

IMMIGRATION Branch Offices are located in a large number of towns and cities across Canada. Should you require advice or assistance concerning immigration or settlement, you are invited to visit or write to the office nearest your place of residence. Immigration Branch Offices are listed in the telephone directories under "Government of Canada". Settlement Officers, one of whose tasks it is to assist newcomers in establishing themselves on farms or in business, are located in all Immigration Offices.

In Sackville, N.B., Montreal, Ottawa, Toronto, Hamilton, Winnipeg, Saskatoon, Edmonton and Vancouver, there are offices of the Canadian Citizenship Branch, which work closely with community organizations in assisting immigrants. They are listed in telephone directories under "Government of Canada".

#### **Chief Offices of the Immigration Branch**

Maritime Provinces:— Immigration Building,  
Pier 21,  
(Mailing address: Box 129),  
Halifax, N.S.

Quebec:— Immigration Building,  
Louise Basin,  
Quebec, Que.  
  
901 Bleury Street,  
Montreal, Que.

Ontario:— Austin Building,  
737 Church Street,  
Toronto 5, Ont.

Ontario (continued):—

Dominion Public Building,  
457 Richmond Street,  
London, Ont.

Woods Building,  
Ottawa, Ont.

Manitoba:—

Immigration Hall,  
Maple Street,  
Winnipeg 2, Man.

Saskatchewan:—

318 Post Office Building,  
Regina, Sask.

Alberta:—

10534 - 100th Street,  
Edmonton, Alta.

British Columbia:—

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

### **Regional Offices of the Canadian Citizenship Branch**

14 Bridge St.,  
(Mailing address:  
Box 478),  
Sackville, N.B.

1247 Guy Street,  
Montreal, Que.

1200 Bay Street,  
Toronto 5, Ont.

150 Main Street W.,  
(Mailing address:  
Box 305),  
Hamilton, Ont.

537 Dominion Public Building,  
Winnipeg, Man.

Room 322,  
Federal Building,  
Saskatoon, Sask.

Massey-Harris Building,  
10138—100 "A" Street,  
Edmonton, Alta.

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

West Block,  
Parliament Buildings,  
Ottawa, Ont.

# Index

	PAGE
Accidents, <i>see</i> Emergencies	
Adult Education .....	24-5
Aerogrammes .....	65
Agreement for Sale, <i>see</i> Offer to Purchase	
Agricultural Colleges .....	23
Agricultural Schools .....	22
Air Cargo, <i>see</i> Air Freight	
Air Freight .....	29
Air Mail Rates .....	65
Air Parcel Post .....	66
Air Travel .....	95-8
Alcoholic Beverages .....	77-8
Ambulances .....	84
American Express .....	28
Annuity Insurance .....	37, 38
Apartments .....	31, 32
Application for Citizenship .....	19-20
Apprenticeship .....	50-1
Arts and Trades Schools .....	23
Assisted Passage Loan .....	48
Automobile Insurance .....	36-7
Baggage—	
Air .....	98
Bus .....	100
Train .....	94-5
Baggage Room .....	94
Bank Accounts .....	3-4
Bank Deposits .....	4-5, 67-8
Bank Drafts .....	7, 8
Bank Loans .....	7
Rate of Interest .....	7
Repayments .....	7
Security .....	7
Bank Manager .....	6, 7
Bank Money Orders .....	7, 8
Bank of Canada .....	10
Bank Safekeeping Facilities .....	9
Bank Withdrawals .....	4-5, 67-8
Banking Hours .....	2
Banking Practice .....	2-10
Barbers .....	50
Barristers .....	41



	PAGE
Beer .....	77-8
Beer Parlours .....	78
Better Business Bureaux .....	17
Beverage Rooms .....	78
Bicycle Licences .....	45
Blacksmiths .....	50
Boards of Trade .....	10
Bookmobiles .....	43
Boy Scouts .....	75
Branch Banks .....	2, 4
Bricklayers .....	50
British Subjects .....	20, 46
Building a House .....	32-3
Building Industry .....	49
Building Permits .....	33, 43-4
Building Restrictions .....	33
Building Standards .....	33
Burglary, Robbery and Theft Insurance .....	36
Bus Terminals .....	98-9
Bus Travel .....	98-100
Buses (Local) .....	101
Business, Establishment of .....	11
Business, Purchase of .....	10-11
Business Licences .....	47
Buying on Credit .....	13-15
Cables .....	82-3
Full Rate .....	82-3
Greeting Rate .....	83
Night Letter Rate .....	82
Canadian Citizenship .....	18-20
Canadian Citizenship Act .....	18, 20
Canadian Citizenship Branch .....	40, 104, 105
Regional Offices .....	105
Canadian Government Annuities .....	38-9
Canadian National Express .....	28, 29
Canadian National Railways .....	50, 90-1
Canadian National Telegraphs .....	82
Canadian occupations .....	51
Canadian Pacific Airlines .....	95-6, 97, 98
Canadian Pacific Express .....	28, 29
Canadian Pacific Railway .....	29, 50, 90-1
Canadian Pacific Telegraphs .....	82
Canadian Passport Office .....	62

Canadian Red Cross .....	75, 80
Carpenters .....	50
Carrying Charge, see Interest Charge	
Cash on Delivery .....	67
Catholic Women's League .....	75
Catholic Youth Organization .....	75
Census Takers .....	62
Centigrade .....	103
Central Mortgage and Housing Corporation.....	32-3
Certificate of Canadian Citizenship .....	19
Certificates of Identity .....	62
Chair Cars .....	92, 93
Chambers of Commerce .....	10
Change of Address Card .....	69
Charge Accounts .....	13-14
Charitable Organizations .....	80
Chartered Banks .....	2-9, 33
Chauffeurs' Licences .....	44
Check Room .....	94n.
Cheques .....	4, 5-6, 7, 13, 17
Child Health Centres .....	59
Child Welfare .....	69-70
Children's Aid Societies .....	69-70
Children's Fares—	
Air .....	97
Bus .....	99
Train .....	93
Churches .....	17-18
Citizenship and Immigration, Dept of 10, 12, 40, 48,	104-5
Citizenship Committees .....	75
Citizenship Councils .....	75
Civil Marriage .....	46
Classes on Trains .....	92-4
Coach .....	92-3
First .....	92-4
Tourist .....	92-4
Classical Colleges .....	22, 23
Classified Newspaper Advertisements .....	31, 49
Clergy .....	18, 46
Clerk of the Court .....	18, 19, 20
Clerk of the Municipality .....	44, 46, 47, 70, 72
Clinics .....	58-9
Collective Bargaining .....	53
Colleges .....	24

Collision Insurance .....	36-7
Commercial High Schools .....	22
Commissioners for Oaths .....	41
Community Chests, <i>see</i> Welfare Councils	
Correspondence Courses .....	25
Councils of Social Agencies, <i>see</i> Welfare Councils	
Credit Plans .....	13-15, 17, 48
Current Accounts .....	3, 4
Customs Declarations .....	66
Customs Import Duties .....	79
Day Letters .....	82
Day Nurseries .....	70
Daylight Saving Time .....	88, 96, 100
Declaration of Intention .....	20
Deed .....	34
Dentists .....	52, 61
Department Stores .....	16-17
Dial Telephones .....	85
Discrimination, laws prohibiting.....	54-5
District Taxation Office .....	80, 81
Doctors .....	25, 26, 52, 56-7
Dog Licences .....	45
Domicile .....	18, 20
Down Payment .....	14
Drivers' Licences <i>see also</i> Motor Vehicle Operators' Licences .....	5, 13
Driving Test .....	44
Drug Stores .....	16, 63
Dry Measure .....	103
Education .....	21-5
Electricians .....	50
Electricity Meters .....	61
Elementary Schools .....	21-2
Emergencies .....	25-7
Emergency Cars .....	26
Employment .....	48-50
Engineering .....	52
English Language .....	19, 40
Enumerators of Voters' Lists .....	62
Equal pay laws.....	54
Evening Classes .....	24
Exchange Charge (Bank) .....	6
Excise Duties .....	79
Executive and Professional Employment Officers.	49



	PAGE
Express .....	27-8
Express Money Orders .....	28
Fahrenheit .....	103
Family Allowances .....	68, 70-1
Family Assistance .....	71
Family Rate (Air Travel) .....	97
Fares—	
Air .....	97
Bus .....	99
Train .....	93
Farm Loans .....	12
Farms, Purchase of .....	12
Federal Taxation .....	79-81
Fire Alarm .....	26-7
Fire Alarm Box .....	26-7
Fire-Arms .....	30
Fire Department .....	25-6, 27, 84
Fire Insurance .....	35
Fishing Licences .....	45-6
Floater Insurance .....	35-6
Fluid Measure .....	102-3
Food Money Orders .....	28
Franchise .....	20-1
Freight .....	27, 29
Air .....	29
Rail .....	29
Road .....	29
Water .....	29
French Language .....	19, 40
Furnished Rooms .....	31
Game Regulations .....	30
Garbage Collection .....	61
Gas Meters .....	61
General Delivery .....	68
Girl Guides .....	75
Government Annuities .....	68
Great Lakes Shipping .....	49
Guidance Officer .....	51
Hairdressers .....	50
Health Insurance, see Hospital and Medical Plans	
Heat Measure .....	103
High Schools, see Elementary Schools	
Holidays with Pay .....	54

Hospital and Medical Prepayment Plans (Private)	58
Hospital Prepayment Plans (Provincial)	57
Hospitals	57-8, 84
Hours of Work	53-4
Household Science Schools	23
Housing	30-4
Building	32-3
Buying	33-4
Renting	31-2
Hunting Licences	30, 45-6
Identification, Means of	5, 6, 8, 13
Immigration Offices	1, 52, 104-5
Regional Offices	104-5
Income Tax	8, 55, 68, 79-81
Indigent Hospital Patients	57
Inoculation	59
Instalment Plan	14-15
Insurance	35-9
Insurance Companies	33, 35
Insurance (Parcel Post)	66
Interest Charge	14
Interest Rates—	
Bank Accounts	3, 68
Bank Loans	7
Kindergarten	22
Kitchen Privileges	32
Labour Unions	50, 53, 55
Landlords	31, 32
Language and Citizenship Classes	40
Lawyers	11, 12, 34, 40-2, 52
Lease	32
Legal Services	40-2
Lending Libraries	43
Libraries	42-3
Lending	43
Public	42-3
Regional	43
Specialized	43
University	43
Licences	43-7
Building	43-4
Business	47

	PAGE
Bicycle .....	45
Dog .....	45
Fire-Arms .....	30, 45
Fishing .....	45
Hunting .....	45
Liquor .....	46, 77
Marriage .....	46
Motor Vehicle Operators' .....	44
Motor Vehicle Ownership .....	44
Professional .....	46, 52
Radio .....	46
Shop .....	47
Television .....	46
Trade .....	47
Life Insurance .....	37-8
Light Housekeeping Privileges.....	31
Limited Payment Life Insurance .....	37, 38
Liquor Licences .....	46, 77
Loan Companies .....	9, 10, 33
Loans—	
Assisted Passage .....	48
Bank .....	7
Farm .....	12
Loan Companies .....	9, 10
Mortgage .....	10, 33
Local Transportation .....	101
Location of Post Offices .....	63
Long Distance Telephone Calls .....	86-7
Long Measure .....	102
Lost Articles—	
Air .....	98
Bus .....	100
Train .....	95
Lumber Industry .....	50
Machinists .....	50
Magneto Telephones .....	25, 85-6
Mail Couriers .....	44, 69
Mail Delivery .....	68-9
Mail Order Buying .....	16-17, 67
Mail Order Catalogues .....	16, 17
Manual Telephones .....	25, 85
Marriage Licences .....	46



Meals—	
Air .....	97
Bus .....	100
Train .....	95
Measures .....	102-3
Medical and Health Services .....	56-61
Medical Assistance .....	25-6
Medical Expenses (Receipts for) .....	80
Minimum Wages .....	54
Minors, Employment of .....	55
Money, Sending Away .....	7-8, 28, 67, 83
Money, Transfer by—	
Cable .....	8, 28, 83
Mail .....	8, 28
Telegraph .....	8, 83
Money Orders .....	7, 8, 17, 28, 67
Mortgage Loans .....	33
Mothers' Allowances .....	71-2
Motor Vehicle Licence Bureau .....	89
Motor Vehicle Mechanics .....	50
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	44-5
Motor Vehicles (Transfer of Ownership) .....	44-5
Moving Vans .....	29
Municipal Health Departments .....	57
Municipal Health Officer .....	59
Municipal Police .....	27, 90
Municipal Taxation .....	81-2
National Employment Service .....	47, 48-50, 51, 52, 53, 54, 72, 73
National Housing Act .....	32-3
Night Letters .....	82
Notaries .....	11, 12, 34, 40-2
Nurse-Training Schools .....	22
Nurses .....	52
Oath of Allegiance .....	19
Offer to Purchase .....	34
Order of St. John .....	75
Ordinary Life Insurance .....	37-8
Ordinary Mail Rates .....	64
Ordinary Telegrams .....	82
Out-Patients Departments .....	57

	PAGE
Paid up Policy .....	37, 38
Painters .....	50
Parcel Post .....	27, 65-6
Party Lines—	
Rural .....	85-6
Urban .....	84, 86
Pass Books .....	4, 68
Passports .....	5, 13, 62
Payroll Deduction Plan .....	55
Penalties—	
Infractions of Traffic Regulations .....	90
Insufficient Postage .....	63
Late Filing of Income Tax .....	80
Permits, see Licences	
Person-to-Person Calls .....	87
Pharmacists .....	52
Pistols .....	30
Plasterers .....	50
Plumbers .....	50
Police Department .....	25-7, 30, 84
Poliomyelitis .....	57
Post Office .....	8, 16, 62-9
Post Office Savings Bank .....	9, 67-8
Postage Rates .....	64-5
Postage Stamps .....	63, 68, 69
Postal Money Orders .....	67
Postcards .....	64
Premiums .....	37, 38, 55
Primary Schools, see Elementary Schools	
Printing Trades .....	50
Private Schools .....	23
Professional Licences .....	46, 52
Professional Requirements .....	52
Property Damage Insurance .....	36
Property Tax .....	81-2
Provincial Insurance Plans .....	39
Provincial Licensing Bodies .....	52
Provincial Police .....	27, 30, 90
Provincial Taxation .....	81
Public Health Nurses .....	60-1
Public Liability Insurance .....	36
Public Telephones .....	87

	PAGE
Qualifications for Voting .....	20-1
Radio (Transmitter) Licences .....	46
Railway Freight .....	29
Real Estate Agents .....	34
Receiver General of Canada .....	80
Refunds on—	
Air Tickets .....	96
Bus Tickets .....	100
Train Tickets .....	93-4
Regional Libraries .....	43
Registrar of Canadian Citizenship .....	18, 20
Registration of Mail .....	66-7
Relatives, Admission to Canada .....	1
Religious Marriage Ceremony .....	46
Renting—	
Apartment .....	31-2
House .....	31-2
Room .....	31-2
Renunciation of Foreign Nationality .....	19
Reservations—	
Air .....	96
Bus .....	99
Train .....	93-4
Return Fares—	
Air .....	97
Bus .....	99
Train .....	93
Revolvers .....	30
Rifles .....	30
Room and Board.....	31
Royal Canadian Mounted Police .....	27, 30, 90
Sales Tax .....	79, 81
Salvation Army .....	75, 80
Savings Accounts .....	3, 4
Scholarships .....	24
School Holidays .....	21
Schools .....	21-3
Seasonal Unemployment .....	49-50
Security for Loans .....	7
Self-Service Stores .....	15-16
Self-Teaching Materials .....	40
Service Clubs .....	75



Settlement Officers .....	10, 11, 12, 13, 48, 104
Shop Licences .....	47
Shopping Hours .....	16
Shotguns .....	30
Social and Welfare Services .....	69-75
Social Customs .....	76
La Société de St. Vincent de Paul .....	80
Solicitors .....	41
Special Delivery .....	66
Specialized Libraries .....	43
Speed Limit .....	90
Spirits .....	77-8
Square Measure .....	103
Stamp-Vending Machines .....	63
Standard Time .....	88, 91, 96, 100
Station-to-Station Calls .....	87
Stone Masons .....	50
Stores .....	15-17
Streetcars .....	101
Subletting .....	32
Succession Duties .....	79, 81
Summer Employment .....	24
Summer Schools .....	25
Supplementary Benefits (Unemployment Insurance) .....	72
Tailors .....	50
Taverns .....	78
Tax Assessors .....	62
Taxation .....	79-82
Federal .....	79-81
Provincial .....	81
Municipal .....	81-2
Taxis .....	101
Teacher-Training Schools .....	22, 23
Technical Institutes .....	51
Technical Schools .....	22, 23
Telegrams .....	82-3
Day Letter .....	82
Night Letter .....	82
Ordinary .....	82
Telephone Directory .....	26, 84, 87
Telephone Operator .....	25-6, 27, 85, 86, 87
Telephones .....	25-6, 84-7

	PAGE
Television (Transmitter) Licences .....	46
Term Insurance .....	37, 38
Tickets—	
Air .....	96-7
Bus .....	98-100
Train .....	91, 93-4
Time Zones .....	88
Timetables .....	91, 96, 98
Trade Licences .....	47
Trade Schools .....	51
Trade Unions .....	47
Traffic Regulations .....	89-90
Train Accommodation .....	92-4
Trans-Canada Air Lines .....	95-6, 97, 98
Travel .....	90-101
Air .....	95-8
Bus .....	98-100
Train .....	90-5
Travellers' Aid .....	91-2
Travellers Cheques .....	9, 28
Trucking Companies .....	29
Trust Companies .....	9, 33
Tuberculosis .....	57
Twelve-Hour Clock .....	88-9, 91, 96, 100
Unemployment Insurance .....	55, 56, 72-3
Unemployment Insurance Book .....	72-3
Unemployment Insurance Stamps .....	68, 73
Unfurnished Rooms .....	31
Universities .....	24, 25
University Libraries .....	43
University Loan Funds .....	24
Vaccination .....	59
Venereal Disease .....	57, 59
Victorian Order of Nurses .....	60-1, 75
Visas .....	62
Vocational Guidance .....	51
Vocational Schools .....	51
Vocational Training .....	51
Voluntary Organizations .....	40, 69, 74-5

	PAGE
Wages .....	53-4
Water Freight .....	29
Water Meters .....	61
Week-End Fares (Trains) .....	93
Weights .....	102
Welders .....	50
Welfare Councils .....	70, 74-5
Wills .....	41-2
Wine .....	77-8
Workmen's Compensation .....	56, 73-4
Workmen's Compensation Act .....	74
Y.M.C.A. ....	75, 76
Y.W.C.A. ....	75, 76
"Yellow Pages" .....	84
Young Men's Hebrew Association .....	75
Young Women's Hebrew Association .....	75







# CANADA

(Exclusive of northern regions)

Scale of Miles

1 1/2 50 0 100 200 300 400

REFERENCE

Dominion Capital  
Provincial Capital  
Railway Main Lines  
Trans-Canada Air Lines  
Other Air Lines









EDMOND CLOUTIER, C.M.G., O.A., D.S.P.  
QUEEN'S PRINTER AND CONTROLLER OF STATIONERY  
OTTAWA, 1957.



Canada Citizenship and Immigration  
for Canadian Citizenship  
CAI  
CII  
HIS

GOVT PUBNS

# Handbook for Newcomers





GOVT PUBNS

HANDBOOK *for*  
NEW COMERS



Prepared by  
Canadian Citizenship Branch  
Department of Citizenship and Immigration  
Ottawa, Canada



*First published Feb. 1954*  
*Revised Jan. 1955, Oct. 1955, Dec. 1956*  
*This edition revised to Jan. 1958*

---

# Table of Contents

	PAGE
Admission of Relatives to Canada .....	1
Banks and Banking.....	1
Banks and Similar Institutions.....	1
Banking Practice.....	2
Banking Hours.....	2
Bank Accounts.....	3
Opening an Account.....	3
Deposits and Withdrawals.....	4
Cheques .....	5
Advice from your Bank Manager.....	6
Borrowing Money from the Bank.....	7
Sending Money away.....	7
Receiving Money by Mail.....	8
Travellers Cheques.....	9
Safety Deposit Boxes.....	9
Bank of Canada.....	9
Loan Companies.....	10
Buying a Business or a Farm.....	10
Buying a Business.....	10
Buying a Farm.....	12
Buying Practice in Stores.....	13
Payment in Cash.....	13
Payment by Cheque.....	13
Buying on Credit.....	13
Shopping Practice.....	15
Better Business Bureaux.....	17
Churches .....	17
Citizenship .....	18
Education .....	21
Starting School.....	21
Elementary Schools.....	22
Secondary Schools.....	22
Private Schools.....	23
Advanced Technical Schools.....	23

## Contents—cont.

	PAGE
Agricultural Colleges.....	24
Universities and Colleges.....	24
Adult Education.....	24
Emergencies .....	25
How to Call for Medical Assistance.....	26
How to Turn in a Fire Alarm.....	26
How to Obtain Police Assistance.....	27
Express and Freight.....	28
Express .....	28
Freight .....	29
Fire-Arms .....	30
Housing .....	31
Renting a Room, Apartment or House.....	31
Building a House.....	33
Buying a House.....	34
Insurance .....	35
Fire Insurance.....	35
Floater Insurance.....	36
Burglary, Robbery and Theft Insurance.....	36
Automobile Insurance.....	36
Life Insurance.....	37
Canadian Government Annuities.....	38
How to Buy Insurance.....	39
Language and Citizenship Classes.....	40
Legal Services.....	41
How to Obtain Legal Help.....	41
Making a Will.....	42
Libraries .....	42
Licences and Permits.....	44
Building Permits.....	44
Motor Vehicle Operators' Licences.....	44
Motor Vehicle Ownership Permits.....	45
Bicycle Licences .....	45



## Contents—cont.

	PAGE
Dog Licences.....	45
Fire-Arms Licences.....	46
Fishing and Hunting Licences.....	46
Liquor Licences.....	46
Marriage Licences.....	46
Professional Licences.....	47
Radio and Television Licences.....	47
Shop and Business Licences.....	47
Trade Licences.....	47
Making a Living.....	48
Employment .....	48
Opportunities for Advancement.....	50
Technical and Professional Occupations.....	52
Collective Bargaining and Labour Organizations..	53
Wages and Hours of Labour.....	54
Employment of Minors.....	55
Payroll Deduction Plan.....	56
Unemployment Insurance.....	56
Workmen's Compensation.....	56
Medical and Health Services.....	57
How to Obtain the Services of a Doctor.....	57
Hospitals .....	58
Prepayment of Hospital and Medical Services....	58
Clinics .....	59
Special Health Services for Children.....	60
Public Health Nurses.....	60
Dentists .....	61
Municipal Services.....	62
Passports, Certificates of Identity, and Visas.....	62
Post Office.....	63
Location .....	63
Hours .....	63
Penalty for Insufficient Postage.....	64

## Contents—cont.

	PAGE
Articles not Permitted in Mail.....	64
Classes of Mail.....	64
Special Delivery.....	66
Registration .....	67
Money Orders.....	67
C.O.D. (Cash on Delivery).....	68
Post Office Savings Bank.....	68
Other Functions.....	68
Mail Delivery.....	69
Posting Letters and Parcels.....	69
Social and Welfare Services.....	70
Family and Child Welfare.....	70
Family Allowances.....	71
Family Assistance.....	71
Mothers' Allowances.....	72
Unemployment Insurance.....	73
Workmen's Compensation.....	74
Voluntary Organizations.....	75
Social Customs.....	77
Spirits, Wine and Beer.....	78
Taxation .....	80
Federal .....	80
Provincial .....	82
Municipal .....	83
Telegrams and Cables.....	83
Telegrams .....	83
Cables .....	84
Sending a Message.....	84
Receiving a Message.....	84
Sending Money Away.....	85
Telephones .....	85
Telephone Directory.....	85
Types of Telephones.....	86
Urban Party Lines.....	88
Long Distance.....	88
Public Telephones.....	88

## Contents—cont.

	PAGE
Time .....	89
Time Zones.....	89
Standard Time and Daylight Saving Time.....	89
Twelve-Hour Clock.....	90
Traffic Regulations.....	91
Travel .....	92
By Train.....	92
Times of Trains.....	93
Travellers' Aid.....	93
Types of Accommodation.....	93
Tickets and Reservations.....	94
Baggage .....	96
Meals .....	97
Lost Articles.....	97
By Air.....	97
Reservations .....	98
Fares .....	98
Ground Transportation.....	99
Baggage .....	99
Lost Articles.....	99
By Bus.....	100
Terminals and Stops.....	100
Fares .....	101
Tickets .....	101
Time .....	102
Baggage .....	102
Lost Articles.....	102
Meals .....	102
Local Transportation.....	102
Buses and Streetcars.....	102
Taxis .....	103
Weights and Measures .....	104
Appendix: Offices of the Department of Citizenship and Immigration.....	106
Index .....	108





## **Admission of Relatives to Canada**

IF YOU are interested in making arrangements for the admission to Canada of members of your family, or if you have any questions concerning immigration matters, you should visit or write to the nearest Immigration Office for advice and assistance.\*

*NOTE: All matters pertaining to immigration are handled free of charge by the Canadian Immigration authorities.*

## **Banks and Banking**

### **Banks and Similar Institutions**

The most important banking institutions in Canada are the chartered banks which do business under charters or licences granted by the Parliament of Canada. They operate under one law, the Bank Act, and this gives uniformity to banking across the country. As a result of a series of amalgamations during the past fifty years there are now only nine chartered banks in Canada.\*\* Most of them have a widespread system of branches throughout the country. This means that you will find a branch of one or more of these banks in most communities, except some of the very small centres. The branch system of banking enables you to have your money transferred from one branch to another branch of the same bank, perhaps in quite a different part of the country, without the necessity of opening a new account.

---

\*See Appendix, p. 106.

\*\* Bank of Montreal, Bank of Nova Scotia, Toronto-Dominion Bank, Provincial Bank of Canada, Canadian Bank of Commerce, Royal Bank of Canada, Banque Canadienne Nationale, Imperial Bank of Canada, Mercantile Bank of Canada.

In addition to the chartered banks there are other types of banking institutions in Canada. Co-operative credit unions, which pool the savings of members and also make loans to them, have been established in all the provinces. In the province of Quebec there are two Quebec savings banks which operate under federal charter. Institutions for the deposit of savings are operated by the provincial governments in Newfoundland, Ontario and Alberta. Post Office Savings Banks\* are to be found at post offices in many centres. In addition, savings may be deposited in the savings departments of trust and loan companies.

## **Banking Practice**

The banking procedure which is described in the following paragraphs applies particularly to the chartered banks. But the practice is roughly the same in the other banking institutions mentioned above. The latter are, however, primarily for savings, while the chartered banks supply a complete range of banking services.

### *Banking Hours*

Banks are open only at certain hours. In many of the cities and large towns they are closed all day Saturday but in the smaller communities they usually remain open on Saturday morning. Banks that are closed on Saturday have the following week-day hours: Monday to Thursday, 10.00 a.m. to 3.00 p.m.; Friday, 10.00 a.m. to 3 p.m. and 4.30 p.m. to 6.00 p.m. Other banks (i.e. those that are open on Saturday morning) have the following hours: Monday to Friday, 10.00 a.m. to 3.00 p.m.; Saturday, 9 a.m. to 11 a.m.

---

\* See Post Office, p. 68.



## *Bank Accounts*

There are two kinds of bank accounts: savings accounts and current accounts.

A *Savings Account* may be opened with a deposit as little as \$1.00. Although it is intended primarily for savings, cheques\* may be drawn against it. If the number of cheques exceeds the limit set by the bank, a small service charge for each additional cheque may be made.

Interest is paid twice yearly at the prevailing rate which at present is  $2\frac{3}{4}$  per cent on the minimum quarterly balance.

A savings account provides an excellent means of saving a proportion of your income for the payment of rent, taxes, insurance premiums, and for future investments.

A *Current Account* is used by practically all business men and firms in the transaction of their business. But it is also useful to anyone who uses a large number of cheques. Cancelled cheques are returned to you at the end of each month and serve as receipts.

As much work and expense are involved in the operation of a current account, it is not the practice to allow interest, and on accounts where the sum on deposit is small in relation to the work involved in operating the account, a nominal monthly charge is made to pay for the stationery and service.

## *Opening an Account*

Your money will be much safer in a bank than in your own home or on your person and you are strongly advised to open a bank account as soon as you reach your destination in Canada.

---

\*See p. 5.

Opening a bank account is a very simple matter and any member of the bank staff will be glad to help you.

A deposit slip showing the amount of your first deposit will be made out and you will be asked to give your full name, address, and occupation. In the case of a married woman it is customary to obtain the husband's name and occupation.

You will also be asked to give the bank a specimen signature exactly in the manner in which you intend to sign cheques and withdrawal forms. This signature is kept for comparison and will serve as a means of protecting you from anyone who might attempt unlawfully to withdraw money from your account.

You will then be given a pass book showing the amount of money you have deposited. You will also be supplied with a book of cheques. The pass book is kept by you and all deposits and withdrawals are entered in it by the bank for your information.

In the case of a savings account it is desirable to present the pass book at the time when a deposit or withdrawal is made. This is not necessary in the case of a current account, but the pass book for a current account should be left at the bank at frequent intervals to be brought up to date.

### *Deposits and Withdrawals*

Every time you wish to make deposits of money (cheques, drafts, money orders, bills, coin), you call at the bank and make out a deposit slip similar to the one used when you opened your account. You then hand the money, deposit slip, and pass book to a teller and the deposit will be entered in your book.

If you wish to withdraw money from your account, make out a withdrawal slip or a cheque made payable to yourself and present it to the teller who will give you the required amount.

In requesting a withdrawal from a branch or bank other than the one in which your account is kept, you are asking a special favour. In case of an emergency, tell the bank official your story, give him your bank account number, show him a document which will identify you and he will assist you if at all possible. You can best identify yourself by means of a passport, driver's licence or other official document on which your signature is shown.

### *Cheques*

A cheque is an order drawn on your bank to pay a stated sum of money out of your account to the person named on the cheque.

In Canada the cheque is a universally recognized means of payment. It is one of the safest and most convenient methods of handling money.

*Writing Cheques*—In writing a cheque the following points are important:

1. Write in ink, not by typewriter or even in indelible pencil, as either of the latter may be altered.
2. Always date your cheque.
3. Always, if possible, give the Christian name or initials as well as the surname of the person to whom the cheque is made payable, i.e., the payee.
4. Write the amount to be paid in words and also in figures.
5. In the space where you write the amount in words, begin at the extreme left, leaving no room for alteration. The words should almost join each other, and any blank space following the amount should be filled with a heavy line. The figures should also begin as close to the dollar mark as possible.



6. Your signature at the right-hand bottom corner should always be written in the same way as your specimen signature in the possession of the bank.

If you would like further assistance in writing a cheque, any member of the bank staff will be glad to help you.

*Payment of Cheques*—When you receive a cheque payable to yourself always take it to the bank where you have your account, even if the cheque is drawn on some other bank.

If you are out of town, or for any other reason cannot take the cheque to your own bank, be sure that you have a means of identifying yourself at another bank. Even at another branch of your own bank a means of identification is necessary.

Every cheque on being presented for payment must be endorsed (i.e. signed) on the back by the person to whom it is made payable. It must be endorsed in exactly the same way as the name appears on the face of the cheque. Even if the name is misspelt on the face of the cheque it must be misspelt in the endorsement, with the correct signature beneath the misspelt one.

Cheques drawn on a bank in another town are usually subject to a charge called “exchange”. When a bank cashes a cheque for you on an out-of-town bank, it must collect the funds from that bank. The exchange charge is to help reimburse the bank for the costs involved.

### *Advice from your Bank Manager*

The manager of the bank in which you choose to open an account will be very helpful in giving you advice and assistance on all business and financial matters. In fact, before engaging in any major business transaction it is always wise to consult him.

## *Borrowing Money from the Bank*

If you have occasion to borrow money, you should call on your bank manager and talk the matter over with him. Tell him the amount and purpose of the loan required and the security which you can offer.

In a general way, it may be said that among the best forms of security are bonds and shares, such as government and municipal bonds, corporation stocks, and high-class stocks quoted on the stock exchange.

Another form of security is to obtain a guarantor or endorser who will pledge himself to pay back the loan in case the borrower fails to do so in the stipulated time.

On the loan advanced by the bank you are charged a reasonable rate of interest. This is normally about 6 per cent depending on the type of security which you have been able to provide.

Personal loans to salaried men and women, to wage-earners, and to business and professional people may also be obtained for any useful purpose, for example, an emergency or a business opportunity. When you have told the manager your story and shown him that your credit standing is good, that the purpose of the loan is sound, that you have an assured income with which to repay the loan, he will provide the money. Repayments can be arranged on a basis of monthly instalments. Typical interest rate is 6 per cent.

## *Sending Money Away\**

If you wish to send money to any place in Canada or abroad, your bank offers a safe and reliable means of carrying out this transaction. There is no limitation on the amount of money you may send. This may

---

\*See also "Express", p. 28 and "Post Office", p. 67.

be done by cheque, money order or bank draft. When sending money outside Canada for the support of relations, a receipt for the amount forwarded should be retained by you for income tax purposes.\*

A *Bank Money Order* is a kind of cheque drawn on a bank for the sending of money by mail. Money orders for any amount up to \$100 may be bought at any bank for a small charge. They may be sent to any destination in Canada, the United States or the United Kingdom and are payable at any bank.

A *Bank Draft* is an order issued by a bank instructing one of its branches or banking correspondents to pay a sum of money to the person named therein.

Drafts for an unlimited amount of money may be bought at any bank. They are payable at any point in Canada where there is a bank, or they may be used for sending money to other parts of the world.

*Telegraphic, Cable or Mail Transfers of Money\*\** may also be arranged through your bank. The bank will send money by mail or telegraph to any part of Canada or the United States, or by mail or cable to any part of the world.

### *Receiving Money by Mail*

If money is sent to you by bank money order, draft, or telegraphic cable or mail transfer, it is desirable to take the document to your own bank for payment, even if it is drawn on another bank. If this is not convenient, you may take it to another bank but you must have a positive means of identification.

If a money order is sent to you when you are living in a small village where there is no bank, you can usually cash it at a store, post office, or railway ticket office.

---

\*See also "Taxation", p. 81.

\*\*See also "Express", p. 28 and "Telegrams", p. 85.



## *Travellers Cheques\**

As long as you are travelling about the country a safe and convenient way of carrying your money is in the form of travellers cheques which may be bought at your bank. They may be used much like cash in Canada and most other countries. When you buy travellers cheques you must sign each one in the presence of the clerk at the bank. Then, when you cash a cheque you must sign it once more in the presence of the cashier, who is thus able to compare the two signatures before issuing the money. Travellers cheques are therefore useless to the thief or finder if stolen or lost.

## *Safety Deposit Boxes*

Banks rent safety deposit boxes for a nominal charge. Securities, deeds, insurance policies, and other documents or small articles of value may be kept in this box as a safeguard against theft, fire, and other hazards. If you rent a box you are the only one who has access to it. The boxes are available during banking hours.

Where the number of securities is small and would not warrant the renting of a safety deposit box, safe-keeping facilities are available at all banks, the charge being calculated on the number and size of the pieces lodged.

## **Bank of Canada**

You will notice that Canadian bank notes bear the name of the Bank of Canada. This is an institution operated by the government and is Canada's central bank. It does not transact business with the general

---

\*See also "Express", p. 29.

public. Its functions include the issuance of bank notes and the control and regulation of credit and currency.

## **Loan Companies**

Large loan companies in Canada operate under government charter. Their principal function is the lending of money on first mortgage security.

As well as the large loan companies, there are four licensed small loan companies which have branches in many communities. They make loans, usually not exceeding \$500, on the promissory notes of the borrower, additionally secured in most cases by endorsements or chattel mortgages.

## **Buying a Business or a Farm**

### **Buying a Business**

Should you be interested in buying a business, it might be wise if you accepted employment in a similar enterprise for a short period beforehand so as to gain some experience in Canadian ways of operation.

When you feel you are ready to buy a business, and are in possession of some funds of your own, Settlement Officers of the Department of Citizenship and Immigration\* can be of definite assistance to you in many ways. The ones in your area are in personal contact with the local municipal authorities, Chambers of Commerce, and Boards of Trade, which are often willing and able to help you. Settlement Officers can get you appointments with local officials and business men and supply information which you would otherwise find difficult to obtain. They are

---

\*See Appendix, p. 106.

well informed on specific business opportunities available in their areas, and can therefore suggest to you which ones might be worth investigating. The Settlement Officers will also be able to advise you which licences you will require to operate your business.\*

When you have found a business that looks like a promising investment it will be to your advantage to begin negotiations in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will also assist you in obtaining the services of a lawyer (or, in the Province of Quebec, a notary) to look after your legal interests. The expense involved will be worth while since you will then have assurance that all the legal requirements of the transaction have been properly met. Before committing yourself by signing any documents connected with the purchase, you must be quite sure that they are properly drawn up and meet with your complete approval. The Settlement Officer together with the lawyer or notary will be of great help in dealing with this and other matters pertaining to the transaction.

After you are in possession of your business, the Settlement Officer will be pleased to assist you further in such matters as the procurement of raw materials and the establishment of markets. (Note: In establishing a *new* business, you should follow in large measure the same procedure as outlined above.)

---

\*See "Licences and Permits", p. 47.



## **Buying a Farm**

If you intend to become settled on a farm of your own, it would be wise first to get one or more years' experience in Canadian farming methods by taking employment on a farm. When you feel ready to purchase a farm, and are in possession of some funds of your own, the Department of Citizenship and Immigration can be of great help to you through its experienced Settlement Officers.\*

Settlement Officers can give you information on such matters as farms available for sale or rent, soil analysis, evaluation of farms and suitable terms of purchase or rent; advice as to suitable crops, machinery, equipment and buildings, housing plans, marketing problems and many other matters of a similar nature.

When you have found a farm which suits your requirements, it will be to your advantage to begin negotiations only in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will be able to advise you on matters regarding farm credit. A number of federal and provincial government agencies are engaged in the assistance of agricultural settlement by means of farm loans, farm improvement loans and other aids.

In order to have the assurance that all the legal requirements connected with the purchase of your farm are being met, it is usually advisable to obtain the services of a lawyer (or, in the Province of Quebec, a notary). The Settlement Officer will be pleased to advise you on this matter.

---

\*See Appendix, p. 106.

NOTE: Do not hesitate to communicate with your nearest Immigration Office before taking any action that will affect your future settlement in this country. Settlement Officers are ready at all times to advise and help you.

## **Buying Practice in Stores**

You will find that Canadian shops and stores have a great variety of goods for sale. Payment for purchases may be made in a number of ways, depending on the type and value of the goods you purchase, and on the policy of the store in this regard.

### **Payment in Cash**

Purchases in any store may be paid for in cash. Some stores, in fact, require that payment be made in cash. The latter include large grocery chain stores, so-called "five and ten cent" stores, and restaurants.

### **Payment by Cheque**

Many stores and shops will accept payment by cheque. If you have a bank account and you want to pay by cheque,\* the sales clerk will ask you for an identification paper on which your signature is shown, such as a passport or driver's licence. The signature on the cheque may then be compared with the one on the identification paper. You will also be asked to write your address on the cheque.

### **Buying on Credit**

The various ways of buying on credit are a convenient means of obtaining the use of household effects or other articles before you have paid for them in full. One method is the *charge account*,

---

\*See "Banks and Banking", p. 5.

which gives you thirty days' interest-free credit. Under the charge account system, you buy, and at the end of the month you receive the bill, which you must normally pay in full within thirty days.

Another method of purchasing articles is the *installment plan* which permits you to obtain the goods at once and spread out your payments over a considerable period of time. Articles obtained in this way remain the property of the seller, to whom you must make regular weekly or monthly payments, until the total price plus interest (usually called "carrying charge") has been paid. Before a sale on the installment plan is made to you, you are usually required to make a "down payment" of ten or more per cent of the total price of the article. Furthermore, you are required to sign an agreement to abide by the conditions of payment. You will also find in many instances that the seller will want a considerable amount of personal information from you to make sure that you will be able to pay for your purchase.

Other methods of payment for goods bought on credit also exist, and are given different names by the various stores using them. The underlying principle of all these methods is that monthly payments are made by the customer to the store. Such payments entitle him to credit up to a fixed amount. An interest charge is made on most of these credit plans.

Some stores have an arrangement whereby you may open an account by depositing a certain amount of money, and you may thereafter at any time obtain goods up to the value of your deposit. This is really a method of prepayment, and it may also work like a savings account at a bank in that you may get interest paid on your deposit. As your account is



depleted by purchases, you make further deposits to keep the account up to the level at which you want it to be for further purchases.

Buying on credit is very convenient for anyone who finds it difficult to pay cash for certain articles and many Canadians make use of credit buying facilities. Buying on credit makes it possible to extend payments, which may be drawn from current earnings, over a period of weeks or months.

It is, however, entirely your responsibility not to commit more of your earnings to such weekly or monthly payments than you yourself know you can afford. You must not forget that the article you have purchased on the instalment plan is yours only when you have paid the full amount due on it, and that failure to make the payments agreed upon at the time of purchase entitles the seller to repossess the article.

## **Shopping Practice**

Shopping in Canada, you will find, presents no great difficulties. The majority of stores and shops are of the conventional type found elsewhere, with two exceptions. These are self-service stores and drug stores.

*Self-Service Stores*—These are mostly found in the larger cities and towns. The great majority are food stores in which articles are packaged and laid out on shelves. Each article is marked with its price, so that you know exactly what you will have to pay. From these articles you choose what you need, placing them in the wire basket or pushcart which is provided for you at the entrance of the store. When you have collected in your basket everything you wish to buy, you go to one of the cashiers located at the

front of the store. The cashier adds up the total cost of your purchases, and you pay in cash. Your purchases are then put in paper bags or boxes, and you take them home. Many self-service stores have a home delivery service which will deliver your purchase for a small charge.

*Drug Stores*—While drug stores in Canada perform the same type of service as chemists' shops in Europe, they also carry a wide range of merchandise such as toilet articles, photographic supplies, stationery supplies, ice cream, chocolates, cigarettes and soft drinks. Drug stores are located in every city and town, and in almost every village in Canada.

*Shopping Hours*—Shopping hours for stores in Canada vary from place to place, but in most instances business hours in the larger centres are from 9 a.m. to 5.30 p.m. or 6 p.m. Drug stores are usually open in the evenings, and some remain open on Sundays. In some centres, the larger grocery stores operate on a five-day week, being closed on one day in addition to Sundays.

*Mail Order Buying*—Many parts of Canada are thinly populated, and shopping is done in the small, rural "general store" of the nearest village. As the selection of goods for sale in these stores is limited, many Canadians make use of the mail order facilities offered by a number of department stores in the cities.

The department stores which run mail order businesses provide profusely illustrated catalogues in which the articles offered for sale are described. If you live in the country, the local post office, the rural mail courier, or your neighbour will probably be able to give you the address of the nearest mail order office to which you can apply for a catalogue by letter.

If you live near a larger town you will probably find there a mail order office of one of the department stores through which you can place an order. You may pay for your order either by cheque or money order, which you send to the store together with the order form, or you may pay for it when it is delivered to you by the postman\* or the express messenger.

Goods purchased by mail order may also be paid for through various credit plans as explained above. Furthermore, the catalogues of the mail order houses explain the credit facilities offered by them.

### **Better Business Bureaux**

There are in existence in Halifax, Quebec City, Montreal, Ottawa, Toronto, Winnipeg, and Vancouver, "Better Business Bureaux" whose purpose is to investigate, on request, cases of suspected dishonest business practices. If you live in or near one of these cities, and think that you have been the victim of such practices, do not hesitate to report it to the Better Business Bureau, which is listed in the telephone directory.

### **Churches**

CANADA is a land of many different denominations and religions. The church in which you have been accustomed to worship will in all probability be represented in this country. But if you have difficulty in finding a church of your own denomination, or one that closely corresponds with it, your fellow countrymen will be able to help you on this point. The Saturday edition of most city newspapers contains

---

\*See "Post Office", p. 68.



a page or two devoted to advertisements inserted by many of the churches, giving their denomination, location, and hours of worship.

You will find that the clergy in Canada are very ready to help you with your problems and glad to give you advice and guidance whenever you ask for it.

Connected with most churches are organizations which are concerned with welfare work, recreation and social activities. In the country the church often forms a flourishing social unit around which the life of the community revolves. In the cities as well, church activities play an important part in the lives of many people, young and old. In both town and country it is easy to join a church group and you will be given a very warm welcome.

## **Citizenship**

IN ORDER to become a Canadian citizen, an alien must meet certain requirements as laid down in the Canadian Citizenship Act. These requirements are:

- (1) He must have been legally admitted to Canada for permanent residence. This is known as being "landed".
- (2) He must have had his place of domicile in Canada for at least five years after having been landed in Canada.

NOTE: There are three important exceptions to the requirement of Canadian domicile. These are:

- (a) Under certain circumstances, a person who has served outside of Canada in the Canadian Armed Forces;

- (b) The wife of a Canadian citizen, provided she has been legally admitted to Canada for permanent residence;
  - (c) A person who had a place of domicile in Canada for twenty years immediately before the first of January, 1947, and was not under an order of deportation of that date.
- (3) He must have lived in Canada for at least one year immediately before the date of his application. This period would count as part of the five years referred to in (2) above.
  - (4) He must file an Application for Citizenship with the Clerk of the Court for the judicial district where he lives. This can be done after the requirements outlined in 1, 2 and 3 above have been met, provided the applicant is 21 years of age, or the spouse of and residing in Canada with a Canadian citizen.
  - (5) He must appear for examination before the Court. At this examination, the applicant must satisfy the Court that he is of good character; that he has an adequate knowledge of the English or French language; and that he has an adequate knowledge of the responsibilities and privileges of Canadian citizenship.

If the application is approved by the Court and a Certificate of Citizenship is granted by the Minister of Citizenship and Immigration, the applicant will be called to appear before the Court to fulfill the final requirement—

- (6) He must take an Oath of Allegiance to Her Majesty the Queen. At the same time a Declaration of Renunciation of foreign nationality is made in writing.

The Certificate of Canadian Citizenship is then presented to the applicant by the Court. He is now a Canadian citizen.

*Note re Declaration of Intention*—A Declaration of Intention is no longer a requirement under the Act. If, however, a person who has been legally landed wishes to file such a Declaration he may do so, using the prescribed form. The Declaration may be filed with the Clerk of the Court for the county or district where the Declarant lives, with a Citizenship Officer, or with the Registrar of Canadian Citizenship, Ottawa. There are no restrictions with respect to age.

*Note re British Subjects*—A British subject applying for Canadian citizenship is not required, except under certain circumstances, to appear for examination before the Court. The Application for Citizenship may be filed with the Registrar of Canadian Citizenship, Ottawa, after the applicant has had his place of domicile in Canada for at least five years from the date of permanent admission. He must be 21 years of age or more.

The above outline is merely a brief statement of the general requirements for Canadian citizenship. If there is any conflict between this outline and the Canadian Citizenship Act and Regulations, the exact wording of the Act and Regulations will, of course, apply. Further information concerning any specific case may be obtained from the Clerk of the Court for the district where the applicant resides, or from the Registrar of Canadian Citizenship, Ottawa.



In federal elections, all Canadian citizens or other British subjects, men and women, who have attained the age of 21 years, may vote if they have been ordinarily resident in Canada for 12 months prior to polling day and ordinarily resident in the electoral district on the date of the issue of the writ ordering such an election.

Qualifications for voting in provincial and municipal elections vary between provinces and municipalities. If you wish to obtain information on this subject, you may consult your local municipal clerk.

## **Education**

IN CANADA each province has control over its own educational system. There is no federal department of education. Although this makes for certain provincial differences, the general plan is the same for all provinces.

Attendance is compulsory from age 7 or 8 to age 15, with attendance to age 16 required of urban pupils in most provinces.

### **Starting School**

Schools usually open early in September and close in the latter part of June. There are short holidays at Christmas and Easter and a long holiday during the hot summer months of July and August.

If you have a child of school age you will want to get him started at school as soon as you become settled in Canada.

The best thing to do is to make enquiries at the school which is closest to your place of residence. The teaching staff will be very helpful and glad to give you information and advice.

## **Elementary Schools**

There are 8 grades in the elementary schools which are usually called public schools. Children usually begin school at age 6 or 7 and in most cases complete the elementary grades at age 13 to 15. In most cities and in some smaller centres there are kindergarten classes for 5-year-old children and a few for 4-year-olds.

Seven grades comprise the elementary or primary division of the system of education in Quebec. Children begin school at age 6. The general practice is to keep the education of boys and girls separate. From an early age boys follow different programmes of studies than those laid down for girls although each programme is sufficiently varied to cover all needs.

## **Secondary Schools**

The secondary or high school course extends over 4 years, from grades 9 to 12 (5 years to grade 13 in British Columbia and Ontario).

A pupil entering high school may follow an academic course leading to the university, the teacher-training school or nurse-training school; or he may take a technical, commercial, or agricultural course.

In some places high schools offer both academic and technical or commercial training. In others, particularly the larger centres, there are special technical and commercial high schools. Agricultural training is provided in special agricultural schools and in many rural high schools.

Under the educational system of Quebec a boy has several choices after he leaves the primary division. He may enter a classical college for an 8-year course leading to university; or he may take a 2-year

complementary course leading to commercial, scientific, technical or agricultural training, or to a pre-teacher-training school. From this point he may enter a teacher-training school or more advanced technical and agricultural schools.

At the end of the primary division a girl in Quebec also has several choices. She may enter a classical college leading to university; or, after the 2-year complementary course, she may enter a household science school, a teacher-training school, or a superior school leading to a school of fine arts, a commercial course or a nurse-training course.

In Quebec there are a considerable number of specialized schools of agriculture, household science, arts, and trades, in addition to ordinary technical schools.

### **Private Schools**

Private schools have been established in all the provinces but their enrolment is not large in comparison with that of the public schools. They are financed largely from fees, legacies, gifts, or by religious orders. The course of study is very much the same as that followed in public elementary and secondary schools. In most provinces there is some form of inspection or regulation by the provincial department of education.

### **Advanced Technical Schools**

In Alberta, Manitoba, Ontario and Quebec there are technical schools at the junior college level. These include institutes of technology and art, graphic arts, fine arts, mining, textiles, and paper making.



## **Agricultural Colleges**

All provinces provide facilities for training in agricultural science at university level. In some provinces separate agricultural colleges have been established; in others instruction is offered by the agricultural faculty of the provincial university.

## **Universities and Colleges**

In every province there is at least one university or college. Courses available include those in commerce, science, engineering, law, medicine, education, and all branches of arts.

Scholarships and other awards are available to students with a good academic record. At most universities loan funds have also been established to help deserving students. If you are interested in obtaining further information about financial help to students, you should apply to the Registrar of any university.

Another means of helping to finance a university education is by summer employment. Many Canadian students obtain temporary work during the long summer holidays (the beginning or middle of May to the end of September) and in this way gain experience and money with which to carry on their university course.

## **Adult Education**

Many educational opportunities are open to adults whether they live in rural or urban areas. Some of these are mentioned briefly below.

Evening classes are held at technical or academic high schools in the larger centres during the school term. A wide variety of subjects is offered, both cultural and practical. You may be charged a small registration fee which is usually returned to you at

the end of the year if you attend a certain proportion of the classes. If you enquire at any high school you will receive further information on this subject.

Evening classes are also provided by the extension departments of the universities at a moderate fee. Information about these classes may be obtained at the Registrar's office of any university.

Other extension services provided by the universities include correspondence and summer school courses.

In rural areas educational projects include: extension services and short courses in agriculture or home economics; community schools to which people may come for short periods of study and recreation; and discussion groups based on radio programmes.

## **Emergencies**

IT IS always wise to be prepared for any eventuality. Accidents or other emergencies may arise that require the assistance of trained and qualified persons. For that reason, you should know how to call for medical assistance, for the fire department, or the police department.

Use the telephone, if one is available, to obtain help. If you do not know the telephone number of any of the above named services, ask the telephone operator for the one you need.

*On a dial type telephone, to call the operator, lift the receiver and dial "O"; on a manual telephone, lift the receiver and wait until the operator answers; on a rural magneto telephone, push button and turn crank briskly, then lift the receiver and wait for the operator to answer.*

## **How to Call for Medical Assistance**

In case of a serious accident or other medical emergency, you may ask the telephone operator to get a doctor for you. Be sure to state that it is an emergency, and give the exact address or location of the accident.

In larger cities, in the case of all serious accidents, you may call upon the fire department for assistance. The Emergency Car will then be dispatched to render first aid and, if necessary, it will take the patient to the hospital.

In smaller centres, where no Emergency Cars are available, the police may be called. They will give first aid and will take the patient to the hospital if that should be necessary.

In rural areas, your neighbours will probably be able to give assistance more quickly than anyone else but, as in most other places, a doctor can usually be called by telephone.

*When telephoning for assistance in case of an accident, you should be sure to state that this is an emergency call, and give the exact location of the mishap.*

## **How to Turn in a Fire Alarm**

Turn in a fire alarm by *telephone* if possible. The telephone number of the fire department may be found on the cover or first page of the telephone directory, or you may call the telephone operator (see above). Clearly state the location of the fire: HOUSE NUMBER, STREET, and NEAREST CROSS STREET.

In cities and large towns, you can also turn in a fire alarm by means of a *Fire Alarm Box*. Fire alarm boxes are located on many street corners, usually on



telegraph poles. These boxes are about a foot square, installed at eye level and they are *painted red*. There are various types of fire alarm boxes in use throughout Canada. The most common type is operated as follows: to sound a fire alarm, pull open the cover on the front of the box, and press down the lever which is to be found inside. Press the lever only once. You should then wait at the fire alarm box until a fire truck arrives, to give the firemen the location of the fire.

If you live in the country and have no telephone, call upon your neighbours for assistance.

## **How to Obtain Police Assistance**

In the case of a break-in or other troubles involving a breach of the law, as well as for accidents in the street or on the highway, do not hesitate to call the police. The police in Canada are generally regarded as friends to those in need of help. In cities and towns, it is the Municipal Police that you should contact if the need arises. In rural districts and in small villages, the Royal Canadian Mounted Police are responsible for the preservation of law and order, except in the provinces of Ontario and Quebec, where there are Provincial Police. You can always get in touch with the police by calling the telephone operator who will connect you with the nearest police station.

## Express and Freight

ARTICLES for shipment anywhere in Canada or abroad may be sent by parcel post, express, or freight.

Parcel post is for small parcels up to 25 pounds in Canada. You will find further information on this subject if you look under "Post Office", on p. 63.

Articles that are too heavy for parcel post may be shipped either by express or freight. Express service is faster and more expensive than freight. There is no limitation on size and weight but because of the fairly high rates, it is customary to send smaller articles by express; large, bulky articles by freight.

### Express

Goods for shipping by express may be sent either by train or by air. Express companies generally operate as subsidiaries or departments of the railways and also handle express for airlines. Their offices are usually located in a railway station. In the cities railway ticket offices also contain an express department.

You will find the telephone numbers of the express companies by looking in the telephone directory under Canadian National Express or Canadian Pacific Express, or in the "yellow pages" under "Express Service". If you are living in a larger centre and wish to send a parcel by express, just telephone to one of the companies. A truck will be sent to your house to collect the parcel. In small towns and villages, you must take the parcel to the nearest railway station for shipment.

*Sending Money Away\**—The Canadian Pacific and Canadian National Express Companies issue money

---

\*See also "Banks and Banking", p. 7, and "Post Office", p. 67.

orders, which may be cashed in Canada or abroad, and also send money abroad by cable, air mail or surface mail.

Money orders for any amount up to \$100 may be bought at all express offices. They are payable in Canada at the express or ticket offices of either railway or at any bank. Money orders which are sent abroad may be cashed at any bank.

The express companies also sell special food money orders which may be exchanged for food in the United Kingdom and Europe.

*Travellers Cheques*—The Canadian Pacific Express issues its own travellers cheques. The Canadian National Express sells American Express travellers cheques. For complete details on travellers cheques, see "Banks and Banking", p. 9.

## **Freight**

Freight may be shipped by rail, road, air or water.

*Railway Freight* rates are based on mileage. If you wish to send goods by this means, enquire at the freight office of one of the railways. These offices are usually located in railway stations.

*Trucking Companies* offer a means of transporting heavy bulk commodities or household furnishings from one place to another by road. They will collect the goods from your house or place of business and deliver right to the final destination. It is not necessary to pack or crate any of the large articles. The companies themselves usually undertake to pack small articles, such as china and glassware.

To find the names of the various transport firms look in the "yellow pages" of your telephone directory under "Transport Service".



Many trucking companies also operate local moving vans which will move your household furnishings from one part of a city or town to another.

*Air Freight* is usually referred to as air cargo. For information regarding rates, weight limitation, and other matters, consult the office of the Canadian National Express or the Canadian Pacific Express, or the office of the airline concerned.

*Water Freight* offers a means of transporting goods by ship between many ports along the coasts or on the St. Lawrence-Great Lakes waterway. For further information enquire at the office of one of the steamship companies that operate ships in coastal waters or on the inland waterways. Such offices are to be found in most ports.

## **Fire-Arms**

THE possession of fire-arms is regulated by federal statute. All residents of Canada are allowed to own rifles and shotguns and do not need a permit for such ownership. Should you own a rifle or shotgun and intend to go hunting, however, you must comply with the game regulations of the province in which you propose to hunt. This includes possession of a licence. Information on this matter is obtainable from the local county clerk, sports shops and game wardens.

Should you own or purchase a pistol or revolver, you must register the weapon with the local police department at once. Registration does NOT entitle you to carry the weapon on your person. It permits you to keep it only in your home or in your place of business.

In order to be allowed to carry a pistol or revolver outside your home or place of business, you must obtain a special permit from the Provincial Police in Ontario and Quebec, or from the Royal Canadian Mounted Police in all the other provinces. It is a criminal offence to carry pistols and revolvers without such a permit.

## **Housing**

THE demand for housing in Canada for the last decade or more has been greater than the supply. At the present time, although building has been going on at a rapid rate, the housing shortage is still manifested by high prices. Increased costs of labour and materials have added to the high cost of housing both for rent and for sale. Rents and sale prices vary of course from area to area, depending on the quality of the housing and the local demand. Thus you will find that in heavily populated areas, you will have to pay much more for your housing than will be the case in quiet rural towns and villages.

### **Steps to Take in Renting a Room, Apartment or House**

As soon as possible after your arrival in Canada, you will probably want to rent a room, an apartment or a house. In the cities and towns, you will find that the classified advertisements in the local newspapers list considerable numbers of furnished and unfurnished rooms, apartments and houses for rent. Furthermore, many people who have rooms for rent put up a sign to this effect so that you may be able to find accommodation by walking around the district in which you would like to live, and inspecting the rooms offered for rent.

When you rent a room, you will usually have to pay the rent in advance, either weekly or monthly. No written agreement between yourself and the landlord is required. If you pay weekly, and you want to move somewhere else, you must give your landlord one week's notice that you intend to leave. If you pay monthly, it is usual to give a month's notice before the first of the month.

In many instances, "room and board" or "room and light housekeeping privileges" are offered. The term "room and board" means that in addition to being supplied with a room, you will also receive one or more meals per day. The term "light housekeeping privileges" means that you are allowed to cook light meals in your room, which in such a case may be equipped with a hot-plate. If "kitchen privileges" are offered together with a room, you will be allowed limited use of the landlord's kitchen.

If an apartment or a house is rented on a monthly basis, no written agreement is required. It is much more usual to rent apartments and houses for one, two, or three years, however, in which case a document called a "lease" is signed by the tenants and the landlord. The lease is a written agreement stating the amount of the rent which will be paid by the tenant per year in monthly instalments, as well as the rights and duties assumed both by him and the landlord in respect to the accommodation to be occupied. Should you wish to leave such accommodation before the expiration of the lease, you may do so only with the agreement of the landlord. Should the lease state, or the landlord agree, however, that you may sublet your accommodation, you may turn it over to someone else who will thereafter pay the rent directly to the landlord for the duration of the lease.



## **Building a House**

Should you be interested in building or improving a house, you will probably want to borrow money on a long-term basis. Under the National Housing Act, facilities are available by which you may be able to obtain a mortgage loan from any of the authorized corporate lending institutions, which include chartered banks, life insurance companies and some trust and loan companies. The conditions for such loans are laid down by the National Housing Act, which has as its purpose the "improvement of housing and living conditions" in this country. The Act is administered by the Central Mortgage and Housing Corporation (C.M.H.C.), an agency of the Federal Government.

In order to obtain a National Housing Act mortgage loan, you must be at least 21 years old, have an income sufficient to repay the loan (monthly payments of principal, interest, taxes, and certain other charges), and be able to provide a specified down payment. Furthermore, the house you plan to build must comply with the specifications laid down by the corporation. If you plan to build, it would be to your advantage to get in touch with the local representative of C.M.H.C. (for the address, consult the telephone directory), or you may write to the Central Mortgage and Housing Corporation, Ottawa. Either source will supply you with information regarding loans, approved housing plans and building specifications.

In many cities and towns, building standards are established by the municipality and building permits are required before you can commence construction.\* You should therefore enquire at the office of the

---

\*See "Licences and Permits", p. 44.

municipal clerk whether a building permit is necessary. Furthermore, there are building restrictions in many areas which determine the type and the minimum cost of buildings which may be erected. Information on this subject may also be obtained from the municipal clerk.

### **Buying a House**

If you are interested in buying a house, you can do so either through a real estate agent or directly from the owner of the property. Most owners who wish to sell their houses arrange for real estate agents to find buyers, and agree to pay these agents a certain percentage of the sale price for their services.

You will find a column of "Houses for Sale" in the classified advertisements of all newspapers, or you may go to the real estate agencies and ask to see the houses which they have listed for sale.

When you have found the house you wish to buy, it is wise to retain the services of your own lawyer (in the Province of Quebec, a notary) before you sign any written commitment. He will look after your interests and help you with the buying procedure. A real estate transaction involves a document called either the "Offer to Purchase" or "Agreement for Sale" which lays down the terms of the sale, terms which both buyer and seller accept by signing the document. Before signing such a document yourself, you must be quite sure that the terms are all agreeable to you, for once signed the document is legally binding.

At the same time as you sign this document, you have to give a deposit on the purchase to the real estate agent or to your lawyer. This deposit will not be given to the seller until your lawyer has searched the title of the property and has gone through the

various other formalities required. When the sale is completed, the deposit forms part of your payment to the seller. After all the conditions of the sale have been met, you will receive the "Deed", which is a document conveying full title to the property.

## **Insurance**

THE purpose of insurance is financial protection in the face of such hazards as fire, theft, accident, illness or death. Financial protection by insurance operates on a very simple principle. It spreads the actual losses of the few among the many who desire protection.

Insurance in Canada is regulated by federal and provincial statutes so as to safeguard the interests of the general public. Insurance companies must obtain Dominion or Provincial charters before being allowed to operate, and their financial position is checked regularly by government authorities. Most insurance companies have Dominion charters, which enable them to do business throughout Canada. Insurance companies which have only Provincial charters can do business solely in the province in which they are chartered.

### **Fire Insurance**

Insurance against loss by fire is available on both commercial and residential buildings and their contents such as furniture, personal effects and commercial stocks. Contents are only covered while in the particular building designated in the insurance policy. Fire insurance also gives protection against loss through lightning, and may be extended to cover windstorms, hail and other risks. Rates are generally reasonable, but vary according to the location of the property and the availability of fire-fighting services.



## **Floater Insurance**

This is another type of insurance, covering household furniture and personal effects of every description. Floater insurance provides protection against fire, loss and theft of such property regardless of its location within Canada. Should any of the insured property be lost, damaged, or destroyed, the insurance company will reimburse the owner in cash to the value of the property, or up to the amount of the value of the insurance carried.

## **Burglary, Robbery and Theft Insurance**

A further type of property insurance offers protection against loss through burglary, robbery and theft. This applies to the contents of both residential and business premises.

## **Automobile Insurance**

Anyone owning an automobile should protect himself and the public from financial loss through automobile accidents. If you are driving your automobile, and become involved in an accident resulting in injury or property damage to others, attempts may be made to claim compensation from you. *Public Liability Insurance* and *Property Damage Insurance* will pay for such claims up to the amount of the insurance carried, if it is found that the responsibility for the accident rested with you. These two types of insurance are the most important kind for the owner of an automobile to have. In some of the provinces such insurance is compulsory.

*Collision Insurance* will protect you from some of the costs arising out of damage to your own automobile caused by collisions, whether or not through your own fault. This type of insurance is sold on a "deductible" basis, which means that from the

amount of your repair bill certain sums ranging from \$25 to \$250 are deductible and have to be paid by yourself. The rest of the bill is paid by the insurance company. These deductible figures vary with the amount of the premium you pay to the insurance company. Should you, for example, have “\$50 deductible collision insurance”, and you have collision damage of \$125, you will have to pay \$50, while the insurance company pays \$75.

Insurance against fire, theft and other hazards to which an automobile is subject, is also available. In addition you can insure yourself and your passengers against injury arising out of automobile accidents.

## **Life Insurance**

Life insurance provides protection against financial loss arising out of the death of the insured. When you buy a life insurance policy, you pay a sum of money called a premium at regular intervals to a life insurance company, which pays to your beneficiaries on your death the amount of money indicated in the policy purchased. The insurance money may be paid either in a lump sum or in monthly instalments, depending on the wishes of the insured.

There are four principal types of life insurance policies. These are “ordinary life insurance”, “limited payment life insurance”, “term insurance”, and “annuity insurance”.

*Ordinary Life Insurance* will pay the insured person's heirs a specified amount of money upon his death regardless of when this eventuality may occur. The insured person can pay regular premiums either as long as he lives, or alternatively, cease payments after a period and take instead a “paid up policy” for an amount less than the original face value of the policy. A “paid up policy” is one for

which no further payments have to be made. A further alternative is the right to surrender the policy in return for the present cash value. This cash value is a credit balance in favour of the insured, which grows with the number of premiums paid. On the basis of the cash value of his life insurance, an insured person can obtain loans of money up to the amount of the cash value from the insurance company at a rate of interest determined by the company.

*Limited Payment Life Insurance* is exactly the same as the above, but instead of paying premiums throughout life, the insured pays them for a specified length of time, when the policy is considered to be "paid up".

*Term Insurance* will provide the same death benefits as ordinary life insurance, but protection is for a limited period of time only. Premium payments are much lower, and no cash value is built up nor can loans be obtained against it. It is common for these policies to have a clause permitting conversion into other forms of life insurance.

*Annuity Insurance* gives protection in the same way as other life insurance in the case of the death of the insured person prior to retirement age. At retirement age, however, the holder of such a policy may take the cash value of the policy in a lump sum, or he may take the benefits in the form of a monthly income for the rest of his life.

When buying life insurance, you will normally find that you have to pass a medical examination which is paid for by the insurance company.

## **Canadian Government Annuities**

You may buy Canadian Government annuities for cash or by instalments from current savings out of your regular income during the productive years of



your life. These annuities will guarantee a fixed annual income to you. Payment of the annuity ordinarily begins when you are no longer able to earn a living because of old age, and continues as long as you live.

Anyone living in Canada is eligible to buy Canadian Government annuities. You may also buy an annuity for a child provided that it has reached the age of five years. If a person having an annuity dies before the annuity commences to pay the income, the money already paid is refunded to his heirs, together with compound interest.

Further information on the purchase of Canadian Government annuities may be obtained from your local post office.

## **How to Buy Insurance**

If you are interested in buying insurance of one kind or another, you can find the addresses and telephone numbers of local insurance brokers in the "yellow pages" of the telephone directory.

Provincial insurance plans are operated by government agencies in Saskatchewan and Alberta. For further information regarding the insurance services provided by the agencies of these two provinces, you should write to:

The Superintendent of Insurance,  
Insurance Branch,  
Department of the Provincial Secretary,  
Regina, Saskatchewan.

or

The Superintendent of Insurance,  
Department of the Provincial Secretary,  
Edmonton, Alberta.

## **Language and Citizenship Classes**

IF YOU do not know either English or French, it is very important that you learn one of these official languages of Canada as soon as possible.

Language classes are available in most centres across Canada. As a rule, they are held in school buildings in the evenings. A small registration fee is usually charged which may be returned to you if you attend most of the classes.

The best way to find out where the language classes are being held is to enquire at the local school board or at any school in your neighbourhood. Voluntary organizations and church groups may also be able to supply you with this information.

Language classes are usually combined with instruction in citizenship. That is, you will learn something about such aspects of Canada as its customs, history, geography, and government.

The first year of instruction in language and citizenship is followed by more advanced classes in the second year. In some places a still more advanced course is given in the third year.

Those who settle in isolated areas where classes are not provided may obtain self-teaching materials by writing to the provincial Departments of Education or to the Canadian Citizenship Branch, Department of Citizenship and Immigration, Ottawa. There is no charge for these materials.

## **Legal Services**

### **How to Obtain Legal Help**

Certain major transactions, involving legal documents, are best completed with the aid of a lawyer (in Quebec Province, a notary). It is therefore advisable that you consult a lawyer or notary before engaging in any legal undertaking, such as buying a house or business, letting or accepting contracts, or drawing up a will. The advice and assistance of a lawyer or notary in such transactions will do much to protect your interests.

Different types of legal service are given by lawyers and other legal officials. Lawyers deal with court cases and act as legal advisers. In Canada, they are usually both barristers and solicitors. Notaries public, in all provinces except Quebec, are empowered to attest the validity of certain sworn documents or statements by official seal. In Quebec, this is the task of Commissioners for Oaths, while notaries in this province perform many of the functions carried out by lawyers in the other provinces.

Notaries in Quebec Province deal with the drafting and registering of various documents dealing with civil law matters, such as sales of land and wills. They also investigate and affirm the authenticity of the contents of such documents.

Should you be in need of legal advice, you may find a lawyer or notary by consulting the "yellow pages" of the telephone directory. Free legal aid is available in some provinces. For further information you may consult a lawyer or law association.



## **Making a Will**

A will or testament is a document made by a person in which that person states how his property shall be distributed after his death and who is to look after his estate. All persons who are 21 years old, of sound mind, and who own any real or personal property such as a home, business, jewelry, cash or stocks and bonds are advised to make a will. On the death of a person without a will, all his property both real and personal is distributed according to the law of the province in which he was domiciled. The procedure in such a case is rather complicated, and in some cases the costs may be considerably higher than they would be if a will had been made.

There is some variety in the form of wills acceptable in the various provinces. One of these forms, however, the will in the "English form", is recognized in the whole of Canada. This document must be signed by the person making the will in the presence of two witnesses. Anyone may draw up a will but it is strongly recommended that if you have no legal training you should not draw up your own will unless it is of a very simple nature. A lawyer or a notary should be consulted if you wish to make a will. They charge only a moderate fee for this service.

## **Libraries**

THERE is a public library in most cities and towns of Canada. Many of the large cities have established branches of the main library in various districts.

In the larger centres books may be borrowed from the library on presentation of a library card. The procedure for obtaining a card is simple. You should go to the library in person and indicate your wish to become a member. If your name does not appear in

the city directory, the librarian will ask you for the names of two people who know you and whose names are listed in the directory. A library card will then be issued to you. In some places there is a nominal charge for the card, usually 10 cents. If you live outside the city limits in a metropolitan area the charge is a little higher, usually \$1.00.

In small places there is often an annual library membership fee, usually \$1.00.

Many public libraries in the larger centres contain special sections for films and phonograph records. These may be borrowed for a limited period of time at a small charge.

In addition to public libraries there are libraries of other types in some urban centres. These include lending libraries, which are often located in book shops or department stores and which lend books for a few cents a day; and specialized libraries in commercial and educational institutions. In communities where there is a university, the facilities of the university library are available to research students.

In rural areas the public library service is gradually being expanded. In several provinces a system of regional libraries covers a fairly large area. Under this system the main library of a certain region is established in a fair-sized town. Branches of this library are set up in smaller communities in the region. And from the branch libraries motor vans carrying books, or "bookmobiles", bring the service of the library to the doorstep of outlying farms.

## **Licences and Permits**

PERSONS engaging in activities which in one way or another involve the welfare of the general public, often require licences issued by public authorities and professional associations.

The following are some of the licences most frequently needed:

### **Building Permits**

In many municipalities, building permits are required before anyone is allowed to erect or alter a building. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the respective provincial building code, or both. Information on this matter may be obtained at the office of the municipal clerk in the community in which you plan to build.

### **Motor Vehicle Operators' Licences**

In order to drive a car, truck, or motorcycle, whether it be your own or someone else's, you must have a motor vehicle operator's licence. These licences are obtainable from the offices of the various provincial government departments in charge of motor vehicle registration. Such offices are located in all cities and in most towns. If you live in a rural area, the local postmaster or mail courier will be able to inform you where licences are obtainable. Every person applying for the first time for a motor vehicle operator's licence must pass a driving test before being issued with such a licence.

Should you want to drive for others and receive remuneration for this service, you will have to get a chauffeur's licence. These licences are issued subject



to more rigorous tests than those for the ordinary operators' licences. Both types of licence are valid only for the year for which they are issued, and must be renewed on or before the date of expiration.

### **Motor Vehicle Ownership Permits**

All owners of motor vehicles must obtain ownership permits before being allowed to operate such vehicles. Permits are obtainable from the same source as motor vehicle operators' licences, and are valid only for the year of issue. They must be renewed on or before the date of expiration.

When purchasing a vehicle for which a permit has already been issued, the transfer of ownership must be registered with the provincial authorities in charge of motor vehicle registration. This may be done in the same office in which vehicle ownership permits are sold.

### **Bicycle Licences**

In many cities, towns and villages, local authorities require the registration of bicycles. The local police perform this duty, and issue a numbered licence plate which must be attached to the bicycle in a position usually determined by by-law. Before a licence plate is issued by the police, a bicycle must have a minimum of traffic safety devices.

### **Dog Licences**

Many municipalities in Canada require the owners of dogs to register their pets and obtain licences for them. If you are the owner of a dog, you are therefore advised to enquire at the office of the municipal clerk whether dog licences are obligatory.

## **Fire-Arms Licences**

See section entitled "Fire-Arms", p. 30.

## **Fishing and Hunting Licences**

If you are a resident of Ontario or Nova Scotia you will not be required to have a fishing licence when fishing in your own province. In all other provinces, licences are required for residents and non-residents alike.

Hunting licences are required in all provinces. Both hunting and fishing licences may be obtained from game wardens, sports shops and other licensed vendors in areas where hunting and fishing are major sports.

It is of the greatest importance for anyone who wants to hunt or fish to know the game and fishing laws, open seasons, and bag limits applicable in the province in which he intends to pursue these sports. Failure to have a licence where required, and disregard of the laws may lead to confiscation of equipment and heavier penalties. Fishing and hunting regulations may be obtained from the same sources as the licences.

## **Liquor Licences**

See section entitled "Spirits, Wine and Beer", p. 78.

## **Marriage Licences**

Regulations regarding marriage vary from province to province. In some instances a marriage licence is required in advance of the marriage ceremony. Information concerning such licences may be obtained from the clerk of the municipality in which you reside or from your minister of religion. Civil

marriage may be entered into only in Ontario, Manitoba, Saskatchewan, and British Columbia. In all other provinces a religious ceremony is required.

### **Professional Licences**

See section entitled "Making a Living", p. 48.

### **Radio and Television Licences**

No licences are required to own or operate radio and television receivers. Licences issued by the Department of Transport are necessary to operate radio or television transmitters. In order to qualify for such a licence, one must be a Canadian citizen or other British subject.

### **Shop and Business Licences**

In order to establish or operate a business or shop, it is usually obligatory for you first to obtain a licence from the city, town, or municipality in which you plan to establish yourself. Before a licence is granted the business may be required to comply with certain regulations which are designed to protect the health, safety and well-being of the community. Furthermore, certain types of business also require licences issued by provincial governments, while others require permits issued by trade or craft associations. Regulations vary from place to place and from province to province. For detailed information on this matter, you should therefore apply to the nearest office of the National Employment Service, or to the clerk of the municipality.

### **Trade Licences**

In most parts of Canada, tradesmen such as barbers, plumbers, electricians and motor mechanics are required to obtain a permit or permits before being



allowed to practise their trade. Regulations vary from place to place and from province to province. Furthermore, trade unions and associations frequently exercise some control over the admission of new members to their trades. Qualification through examinations may be demanded by provincial authorities, local governments, and trade unions or associations.

If you are a skilled tradesman, it is therefore advisable for you to obtain detailed information regarding this subject from the nearest office of the National Employment Service, or from the clerk of the municipality in which you plan to engage in your trade.

## **Making a Living**

### **Employment**

If the Canadian Immigration Officials overseas indicated that, for placement in a job, you should go either to the Settlement Service of the Department of Citizenship and Immigration,\* or to the National Employment Service operated by the Government of Canada, it is important that you should follow their instructions. The agency to which you were directed may be able to assist you in finding employment.

Should you have accepted financial assistance from the Canadian Government for passage to Canada, you are obliged to comply with the undertaking which you signed before your departure. The undertaking states that *you must remain in the specified class of employment for a period of one year and for any further period, until you have repaid the Assisted Passage Loan in full.* After having repaid the loan, you will receive a special card issued by the Depart-

---

\*See Appendix, p. 106.

ment of Citizenship and Immigration, which will serve as proof that you have repaid your loan and which may be of considerable help to you in establishing credit with business firms.\*

Should you be looking for employment in the future, or should the Immigration Officials overseas not have indicated a placement agency to you, you may obtain the assistance of either the Settlement Service of the Department of Citizenship and Immigration,\*\* or the National Employment Service. The Settlement Service is concerned with helping immigrants find employment and its highly qualified and experienced officials will also give assistance to those wishing to establish themselves on a farm or in business.

The National Employment Service (N.E.S.) has about 200 employment offices located throughout Canada. In almost every city and town there is an office of this agency where job vacancies are filed by employers in need of workers.

The N.E.S. deals with the placement of applicants for all classes of skilled, semi-skilled and unskilled occupations, as well as for executive and professional positions. In all local offices there is one Executive and Professional Employment Officer handling positions of this type.

When you are looking for employment, the N.E.S. will try to match your skills and abilities with those required for available jobs. Many applicants are sent to jobs immediately, others must wait until the type of work for which they are suited is available. If there should be no vacancy in the type of employment for which you are especially trained, employment may be found in some other field which will at

---

\* See "Buying Practice in Stores", p. 13.

\*\*See Appendix, p. 106.

least enable you to earn a livelihood. Meanwhile, you can watch for other opportunities, and the N.E.S. will keep you informed in case an opening should appear in your chosen field of employment.

The columns of classified advertising in the newspapers may also prove useful to you in finding employment opportunities of all sorts, or you may visit the personnel offices of local industries or businesses and enquire there about job vacancies.

Seasonal unemployment occurs regularly in some industries in this country. Thus the shipping industry on the Great Lakes ceases to operate with the arrival of winter, the building industry is greatly retarded by the cold weather, and many types of farming are brought to a halt. At the same time, however, some industries have their peaks of employment in the winter months. The most important of these is the lumber industry.

To those engaged in occupations where seasonal unemployment occurs, the various methods of finding employment mentioned above are especially useful. With the assistance of the N.E.S., seasonal workers may find steady employment, for example, in the lumber camps in winter and on the Great Lakes ships in summer.

When applying for a position, you should take with you documents showing proof of apprenticeship and experience, as these will be of great assistance to you in obtaining employment.

### **Opportunities for Advancement**

*Apprenticeship*, which is governed by provincial laws, provides for training in various skilled occupations both on and off the job. The usual minimum age for apprenticeship is 16, while in some provinces there is a maximum age for admission. Educational



requirements vary. The occupations covered by apprenticeship laws are not the same in all provinces. The group most generally included is that of motor vehicle mechanics and skilled construction craftsmen, such as carpenters, bricklayers, stone masons, plasterers, painters, plumbers, and electricians. In some provinces barbers, machinists, hairdressers, blacksmiths, welders, and tailors are also apprenticed. The labour unions in the skilled printing trades have provision for apprenticeship training, and many of the large employers, such as the two railway systems, have apprenticeship or other training programmes.

The average period of apprenticeship is four years, but there are some variations. Most of the provinces co-operate in the apprenticeship training programme through their Departments of Education, which provide for formal instruction, including practical work, in classes or by correspondence. In addition, an increasing number of very large industrial firms provide formal instruction in theoretical subjects, subjects related to the industry concerned, as well as shop practice.

*Vocational Training*, both in the daytime and in the evening, is available in larger centres at vocational and trade schools and technical institutes maintained by local and provincial educational authorities with financial assistance from both federal and provincial governments. Usually a nominal fee is charged for such training.

If you are interested in improving your skills or if you wish to learn a new trade through the vocational training courses offered by the vocational and trade schools in your community, you may get the addresses of such schools from the local Board of Education or the National Employment Service office.

*Vocational Guidance*—Should you need some assistance in deciding what occupation to follow, you may ask the Placement Officer at the local office of the National Employment Service or the Guidance Officer in the local vocational school for advice.

Pamphlets dealing with various Canadian occupations are available free, on request, from the Economics and Research Branch, Department of Labour, Ottawa. These pamphlets, printed in both English and French, describe in some detail the advantages, opportunities, and training requirements of a large number of occupations. Each pamphlet deals with one particular occupation or industry, so when you write for material, you should specify the type of work in which you are interested. Some provincial Departments of Education as well as industrial and educational agencies also publish information of this nature.

### **Technical and Professional Occupations**

Before a person may practise certain professions in Canada, rigid requirements as to qualifications and examinations must be met. This is to ensure that anyone wishing to practise one of the professions possesses the necessary qualifications and is acquainted with the conditions, laws and requirements in Canada, before being permitted to take up such highly responsible work. Provincial Licensing Bodies, a separate one for each profession, in most cases control the licensing of individuals for professional activities.

In general, it may be stated that if you are a professional in the field of applied science, such as engineering, you may be employed immediately in your own profession when someone else takes the professional responsibility for the work done. You are not, however, allowed to work on your own

account before meeting certain professional requirements and passing the necessary examinations. Such persons as doctors, dentists, pharmacists, nurses, and lawyers may not practise before fulfilling certain requirements and passing examinations. They may, however, under certain conditions, take employment in their own or allied fields, as assistants or interns. In this way they may prepare themselves to qualify for a licence to practise in their own profession.

For further information concerning professional requirements and conditions as well as the various Licensing Bodies, it would be advisable to write to or call at the nearest Immigration Office,\* or office of the National Employment Service.

### **Collective Bargaining and Labour Organizations**

In such fields of industry and commerce as forestry, mining, manufacturing, construction, electricity and gas supply, transportation and communication, trade and services, employees are very commonly organized in labour unions which are recognized by law. These unions represent the employees, and through agreements arrived at by collective bargaining with the management, they play a large part in establishing the working conditions of labour in Canadian industry. Through collective bargaining, agreement is reached on such matters as wage rates, hours of work, union security (agreement of management to employ only persons who are, or who agree to become, members of a specified union), vacations and statutory holidays. In some large industries promotions and lay-offs are determined on the basis of length of service, or seniority.

In many trades and occupations a person must join a union in order to be able to obtain or retain

---

\*See Appendix, p. 106.



employment, should this be prescribed by the collective bargaining agreement between the management and the employees of that trade or industry. Further information concerning membership in a union may be obtained from the nearest N.E.S. office.

## **Wages and Hours of Labour**

Whether or not collective bargaining agreements are in existence, employees are protected by provincial legislation determining maximum hours of work in Alberta, British Columbia, Manitoba, Ontario, and Saskatchewan. In the other provinces such legislation is limited to special classes of workers such as juvenile, female or mining employees.

The normal weekly hours of work vary between provinces, and on the whole, tend to be lower than those laid down by laws concerning maximum hours of labour. In addition, weekly hours of work are usually lower in the western provinces than they are in the east.

The five-day work week is becoming increasingly common in Canada, especially in the large cities. The normal work day is eight hours in most industries. When work in excess of the normal work day is necessary, employees are usually paid "overtime" rates of one and one half times the normal rate of pay for the extra work hours. Furthermore, most firms do not operate on Sundays or statutory holidays, but when work is necessary on those days, many of them pay double the normal rate of pay.

Six provinces have provided for annual holidays with pay for persons employed in most industries. In Quebec, Ontario, Manitoba, Alberta, and British Columbia, workers are entitled to at least one week's holiday with pay after a year of employment. Two

weeks' holiday is given in Saskatchewan after a year of employment, in Alberta after two years of employment, and in Manitoba after three.

Minimum wage legislation is in effect in most provinces, and the minimum wages are usually laid down according to zones. These zones, which are based on population density, each have different minimum wage scales. Thus densely populated areas, in which the cost of living is higher, have higher minimum wages than thinly populated regions having a correspondingly lower cost of living.

Equal pay laws enacted by the federal government and by the governments of Ontario, Saskatchewan, British Columbia, Manitoba and Nova Scotia require women to be paid at the same rate as men when they do the same or comparable work in the same establishment. Laws prohibiting discrimination in hiring and employment on grounds of race, ethnic origin, colour or religion have been enacted by the federal government and by the governments of Nova Scotia, New Brunswick, Ontario, Manitoba, Saskatchewan and British Columbia.

Should you have any questions regarding wages and hours of labour, you may write to the provincial Department of Labour in the capital of the province in which you reside, or obtain the desired information from the local office of the N.E.S.

### **Employment of Minors**

The full-time employment of minors is regulated by provincial laws in all provinces except Newfoundland, which regulates only those employed in the mines.

In Prince Edward Island, Manitoba, Alberta and British Columbia the minimum age for most types of employment is 15. In Manitoba and British Columbia special permission for minors under the

age of 15 to enter employment may be obtained from the respective provincial Ministers of Labour but such permission is not often granted.

In Nova Scotia, Quebec and Ontario the minimum age requirement for most types of employment is 16 between the hours of 8 a.m. and 5 p.m., and 14 at other times.

In New Brunswick and Saskatchewan the minimum age for employment is 16. In the former province special permission may be obtained from the provincial Minister of Labour to enter employment under the age of 16.

### **Payroll Deduction Plan**

Employers in Canada are obliged by law to deduct income tax and unemployment insurance charges from the pay of their employees. You will therefore find, if you are an employee, that your wages or salary actually received will be less than the amount specified as the gross remuneration for the job you are doing.

In many business firms, employees, by mutual agreement with their employers, have further charges deducted from their pay which would otherwise be paid by the employees individually. These deductions may include medical-hospital insurance and life insurance premiums, labour union dues, instalments on government savings bonds, and contributory pension or superannuation charges.

### **Unemployment Insurance**

See section entitled "Social and Welfare Services", p. 70.

### **Workmen's Compensation**

See section entitled "Social and Welfare Services", p. 70.



## **Medical and Health Services**

FOR your protection, Canada maintains very efficient public health services. Federal, provincial, and municipal governments all have agencies working together to shield you from epidemics, to ensure that what you eat and drink is wholesome, that your surroundings are sanitary, and that you are not exposed to unnecessary health hazards.

Universal health care under a state health programme is not provided in Canada. Personal health care is up to the individual. It is advisable, therefore, that you should find out what services are available in the locality in which you are permanently settled. Throughout Canada there are local, institutional and co-operative health care organizations ready to serve you.

### **How to Obtain the Services of a Doctor**

As soon as you are permanently settled, it is advisable to make contact with a medical doctor who will look after the health of your family and yourself whenever the need may arise.

Lists of doctors and their addresses appear in the "yellow pages" at the back of all telephone directories under the heading of "Physicians and Surgeons". The names and addresses of doctors may also be obtained from hospitals, from municipal health departments, and you may ask for further advice on this matter from friends or fellow employees.

Out-Patients Departments, which are attached to some of the larger hospitals, also will give medical help to those who present themselves there. The services of the physicians in the Out-Patients Departments are free of charge for those who are indigent.

## **Hospitals**

All cities and many smaller centres have hospitals which provide a variety of services and treatments for "in-" and "out-patients". Hospitals are usually operated as public institutions and will admit anyone requiring hospital care. Exceptions are veterans' hospitals which only admit veterans of Canada's Armed Forces; military hospitals; and private hospitals which are ordinarily restricted to paying patients. There are also specialized public hospitals such as mental institutions, tuberculosis sanatoria and chronic disease hospitals. Canada is suffering from a shortage of hospital space, with the result that people requiring hospitalization less urgently than others sometimes have to wait for admittance.

In public hospitals free treatment is given to all indigents and, in some cases, to all patients with certain diseases such as tuberculosis, poliomyelitis, or venereal disease. In Alberta a free maternity hospitalization service is provided by the province. In Saskatchewan there is a provincial government pre-paid hospitalization plan supported by an annual tax on each resident with a maximum payment for a family. The Newfoundland government operates cottage hospitals in outpost areas, and in conjunction with these, medical and hospital care is provided upon payment of an annual fee.

## **Prepayment of Hospital and Medical Services**

Where no government-operated systems exist, large numbers of Canadians insure themselves against the rather heavy costs of hospitalization and medical care by joining hospital and medical prepayment plans that are operated by insurance companies and other private agencies. Such plans pay part or the whole of the hospital or medical charges,

or a combination of both, that are incurred by contributors. Should you not live in any of the regions where government plans exist, it is advisable that you should join one of the numerous plans that are operated by private agencies. In that way, the payment of a small monthly fee insures you against sudden heavy costs which arise out of illness.

For more detailed information about medical and hospital prepayment plans, you should consult a doctor or the local hospital authorities. Also, many employers have made arrangements for their employees to join such plans, so you may ask at your place of employment whether such a plan is in operation.

## **Clinics**

Some or all of the following services are available either free of charge or for a small fee in specialized clinics operated by many hospitals and other public and private welfare agencies in cities and larger population centres. Such clinics provide pre-natal and post-natal advice and care for mothers; paediatric advice including free inoculation and vaccination; diagnosis of venereal disease, cancer, diabetes, tuberculosis, and mental diseases, as well as advice on action to be taken when a patient is found to have any of these diseases.

The services provided by such clinics are mostly of a diagnostic and advisory nature. Treatment, should any be required, is usually obtained by the patient through his own physician.

Information on the clinics in your locality may be obtained through the Health Officer of the municipality or district, from your physician or from the local hospital.



## **Special Health Services for Children**

Many municipalities have organized special child health centres or clinics which provide, free of charge, advice on and supervision of the health of children. Inoculations and vaccinations are also given without charge in these centres, not only to children but to all applicants. You may obtain information on these clinics from the municipal Health Officer.

Many school boards have made arrangements whereby clinics such as those described above are established in the schools. Here children are examined periodically by physicians and dentists, and parents are thereafter advised what treatments, if any, are necessary. In many schools, the health of children is also under the constant supervision of regular school nurses.

Clinics or health centres usually do not provide treatment. To obtain treatment, you must go to your own physician or dentist.

## **Public Health Nurses**

Many provincial and municipal health departments employ public health nurses to assist the municipal or district officers of health in safeguarding the health of the community. For that purpose, public health nurses are available to the public for conferences and other meetings where they give instruction on such matters as child health, dental health, school health and immunization.

Public health nurses will answer calls for illness in the home and see to it that medical and nursing care is provided. They will also supervise and give advice to expectant mothers, and follow up the health of mothers and new-born infants. You may get in touch with the public health nurse by calling the telephone operator.

In many regions, public health nursing is carried out by the Victorian Order of Nurses.

The *Victorian Order of Nurses for Canada* provides nursing care for the sick in their own homes. Care is given under medical direction by visiting nurses to medical, surgical and maternity patients, a large percentage of whom would otherwise be without skilled nursing services. Patients are expected to pay the cost of the home visits, but fees are scaled according to family income and service is never refused because of inability to pay.

For a nominal fee, the Victorian Order of Nurses also gives a series of lectures on "The Preparation for Parenthood" to expectant mothers. Nurses of the organization visit expectant mothers to whom they give advice and health supervision. Attendance at the time of delivery (if in the home), and after-care for mother and baby by weekly visits are also offered. The amount charged for these maternity services is determined by the patient's ability to pay.

Should you be in need of the kind of help offered by the Victorian Order of Nurses, you may call them by telephone. Their telephone number, listed under the name, may be found in the telephone directories in all the regions where their services are available.

## **Dentists**

Dental care in Canada is entirely the responsibility of the individual. No prepayment plans are in existence. In order to retain dental health, it is therefore advisable that you make arrangements to visit a dentist at regular intervals. Dentists' names and addresses appear in the "yellow pages" at the back of most telephone directories under the heading of "Dentists". Appointments should be made in advance since usually the dentist cannot see you at once except in an emergency.

## **Municipal Services**

CANADIAN municipalities are provided with electricity and gas on a metered basis. The meters are installed in your house, and you will be charged according to the amounts used as indicated on the meters. In some places, water is also supplied on a metered basis.

Employees of the utilities will visit your home at regular intervals in order to check the readings on your meters, and you will receive in the mail a bill for the amount of electricity or gas used during the period since the meter was last read.

A garbage collection service is provided for householders in most urban centres for the protection of public health. Receptacles for garbage must be provided by the householder. Information concerning days on which garbage is collected may be obtained from the office of the municipal clerk.

Certain authorized persons call at every residence of a municipality on occasion to obtain information for official purposes. Among those who call on you in this respect are census takers, tax assessors, and enumerators of voters' lists. You should give these persons every co-operation. Such persons carry a special identification card or badge, which you are entitled to check before admitting them to your home.

## **Passports, Certificates of Identity, and Visas**

NO PASSPORT or other official document is required for travel from one province to another in Canada. However, should you wish to travel to another country, such as the United States, you must have a valid passport issued by the authorities of the country of which you are a national. If you are a legally landed immigrant, and for any legitimate reason you



are unable to obtain such a passport, you may apply for a certificate of identity to the Canadian Passport Office, Department of External Affairs, Ottawa.

Many countries require visitors to be in possession of visas issued by their representatives in Canada. Before leaving on a trip outside of Canada, you should therefore enquire about a visa at the nearest consulate of the country you wish to visit, or write for such information to the Canadian Passport Office.

## **Post Office**

UNLIKE the Post Office in many other countries, the Post Office in Canada is not connected with the operation of either the telephone or telegraph services. Its activities are concerned primarily with the handling of mail.

### **Location**

In most communities you will find a post office close to the main business district. In small villages and hamlets the post office is very often housed in the same building as a general store. Every city has a main post office as well as a number of district post offices or sub-post offices. Many sub-post offices are found in certain types of stores, such as drug stores and cigar stores. A sign on these stores indicates that there is a post office inside.

### **Hours**

Post office hours vary from one place to another. In the cities post offices are usually open between 8.00 a.m. and 6.00 p.m. In towns and villages the hours are in most cases from 8.30 a.m. to 6.30 p.m.

If you wish to buy stamps after hours you can often obtain them at hotel news-stands, cigar stores or drug stores. Stamp-vending machines are to be found in the lobbies of the larger post offices and are sometimes accessible even after business hours.

### **Penalty for Insufficient Postage**

If you are in doubt as to the exact amount of postage required on a letter or parcel, the best thing to do is to take it to a post office and have it properly weighed. If you have put too little postage on a letter or parcel, the person to whom it is sent will have to pay *double the amount owing*. For example, if you put 12 cents in stamps on an air mail letter which weighs a half ounce and therefore requires 15 cents,\* the person who receives the letter will have to pay twice the amount owing, i.e. 6 cents.

### **Articles not Permitted in Mail**

You are not allowed to send by mail such articles as matches, lighter fluid, inflammable substances, intoxicating liquor, articles having a noxious odour, anything of an immoral, seditious or fraudulent nature or material relating to a lottery.

### **Classes of Mail**

There are four classes of mail: first class—letters and written postcards; second class—newspapers and periodicals; third class—printed matter and samples; fourth class—parcels.

#### *First Class Mail—Letters and Postcards*

*Rates of Postage (Ordinary Mail)* are as follows:

Local letters—4 cents for first ounce, 2 cents for each additional ounce.

---

\*See air mail postage rates on p. 65.

All other letters for delivery in Canada, as well as letters for delivery in Great Britain and all other places in the Commonwealth, Republic of Ireland, France, Spain, the United States and all other places in North and South America—5 cents for first ounce; 3 cents for each additional ounce.

Letters for delivery in all countries not mentioned above—6 cents for first ounce; 4 cents for each additional ounce.

Postcards for delivery in Canada and all other countries—4 cents each.

All first class mail in letter form up to 8 ounces in weight posted in Canada for *delivery in Canada only* is carried by air if delivery can be expedited by air transmission.

*Rates of Postage (Air Mail)* are as follows:

1. United States, Hawaii, or  
any place in North America  
not mentioned in Group 3..7 cents first ounce  
5 cents each additional  
ounce
2. United Kingdom and Nor-  
thern Ireland, Republic of  
Ireland, and Europe.....15 cents each half  
ounce
3. Bermuda, West Indies,  
Mexico, Central and South  
America .....10 cents each half  
ounce
4. Africa, Asia and Oceania  
(Australia and New Zea-  
land) .....25 cents each half  
ounce

In addition to the regular air mail rates, Aero-grammes may be sent to all countries at 10 cents each. You may obtain Aerogrammes with postage imprinted at any post office. They may not be regis-tered and no enclosures are permitted.



## *Second and Third Class Mail*

For information regarding postal rates and limits of weight and size on newspapers, periodicals, printed matter, and samples enquire at your local post office. A card not bearing a written communication may be enclosed in an unsealed envelope and mailed at the third class rate, i.e. 2 cents.

## *Fourth Class Mail—Parcel Post*

The limit of weight on a parcel for delivery in Canada is 25 pounds. The limit on a parcel addressed to the United States is 15 pounds. Parcels destined for most other countries are limited to 20 pounds. Customs declarations must be completed and attached to all parcels for delivery outside of Canada. Forms and full particulars may be obtained at any post office.

It is now possible to send articles by air parcel post for delivery in Canada. The limit of weight is 25 pounds. The limit of size is as follows: the combined length and girth not to exceed 72 inches and no one dimension to exceed 36 inches.

All parcels posted in Canada for delivery in Canada may be insured up to \$50 without any insurance fee. For further information on insurance consult your local post office officials.

## **Special Delivery**

Special Delivery service for letters is provided daily including Sundays and holidays in the larger centres in Canada and also at all places in the United States and United Kingdom. The Special Delivery fee is 10 cents in addition to the postage and may be prepaid either by means of a Special Delivery stamp or by ordinary postage stamps. "Special Delivery"

should be written across the upper left-hand corner of the address side of the envelope or indicated by a label obtained at the post office. Air mail as well as ordinary letters may be sent Special Delivery.

Special Delivery service is also available for parcels mailed in Canada addressed for delivery at any of the larger centres in Canada. The Special Delivery fee for parcels is 20 cents.

## **Registration**

All classes of mail (except Parcel Post) for delivery in Canada may be registered. If you are sending an important document, a manuscript, or any other valuable article through the mail, it is wise to register it at the post office. On payment of a small fee you obtain a receipt for the article and have the assurance that a record is kept of it until it is delivered to the person to whom it is addressed. That person will be required to sign a receipt form before the registered article is turned over to him by the postal authorities.

## **Money Orders**

One of the best ways to transmit small sums of money (from 1 cent to \$100) through the mail to any address in Canada or abroad is by means of a money order. Postal money orders may be bought for a small charge at any post office.\* Money orders are in two parts. You keep the smaller part as your receipt and you send the larger part yourself to the person to whom it is intended. Postal money orders will be cashed on presentation at any post office in Canada.

---

\*Money orders may also be purchased at banks and express companies, see pp. 7 and 28.

## **C.O.D. (Cash on Delivery)**

Mail matter destined for any address in Canada may be sent "C.O.D.", provided that the amount owing does not exceed \$100. This means that if you buy an article by mail order, or in any other way, it may be sent to you through the mail on the understanding that you will pay for it when you receive it. On receipt of the parcel you are required to pay the cost of the article plus a small charge to cover the service. The money that you have paid to the Post Office is then transmitted to the store from which you bought the article.

## **Post Office Savings Bank**

These banks are to be found at post offices in many cities, towns and villages. Sums of \$1.00 or more may be deposited, but the total sum which may be to the credit of any depositor is \$10,000 exclusive of interest. Interest is calculated on the minimum monthly balance and computed March 31 each year or when the account is closed. Interest at the rate of  $2\frac{1}{2}$  per cent per annum is allowed on deposits. Withdrawals of unbroken dollar amounts up to \$100 may be made at any Post Office Savings Bank. Withdrawals of larger sums require application to the Savings Bank Division at Ottawa, with the pass book.

## **Other Functions**

The Post Office sells unemployment insurance stamps to employers, and government annuities to the general public. It also makes available forms pertaining to income tax, family allowances, and civil service employment.



## **Mail Delivery**

In the cities mail is delivered once a day in the residential areas and three times a day to business and commercial firms. There is no mail delivery on Sunday. In the smaller towns and villages mail is not delivered to your home. You will have to collect it at the local post office.

In the country districts mail is delivered by mail courier to your mail box which is located at the side of the road not far from your house. The courier also sells stamps and money orders.

General Delivery is another means of receiving mail in all centres. This is useful if you are uncertain as to what your address will be in a given place. Simply tell your correspondents to address the envelope with your name, the name of the city, town, or village, and the words "General Delivery". In order to collect such letters you must go to the main post office if you are living in a place where there is more than one.

If you change your place of residence within a community or from one part of Canada to another, you will want to have your mail forwarded to you promptly. In order to have this done, you should obtain a "Change of Address" card from your letter carrier or local post office, fill it in, and drop it in any post box.

## **Posting Letters and Parcels**

In the cities and large towns bright red post boxes and parcel boxes are located at numerous points along the streets.

If you live in a small town or village you will have to take your letters and parcels to the local post office for mailing.

In the country districts outgoing mail is collected from the same mail box at the side of the road in which your incoming letters and parcels are delivered. As indicated above, postage stamps may be obtained from the mail courier.

## **Social and Welfare Services**

THERE are a number of social and welfare services available to you upon your arrival, or after a period of residence, in Canada. Some of these services are provided by federal, provincial and municipal authorities; others by private, voluntary organizations.

### **Family and Child Welfare**

Provincial and municipal authorities, religious and voluntary organizations all co-operate in maintaining such services as family counselling, homemaking, child placement and adoption. In most provinces *Children's Aid Societies*, which are maintained by private charitable donations and provincial and municipal subsidies, do a great deal of work entailed in the welfare and protection of needy children. Should you wish to get in touch with the Children's Aid Society or with any other child welfare organization, you will find them listed under "Social Services" in the "yellow pages" of the telephone directories of all the larger centres in Canada. In rural areas, where organized welfare services usually do not exist on a local basis, you may obtain the assistance of the regional welfare organizations through getting in touch with the municipal clerk or any minister of religion.

Organized day nurseries exist in most of the larger cities where working mothers may leave children of pre-school age during working hours. Persons making use of this service must pay an amount which is determined by the size of their income. Day nurseries, wherever they exist, are listed in the "yellow pages" of the telephone directory under the heading "Social Services". Local Welfare Councils (see p. 75) will also be able to give you advice on this matter.

### **Family Allowances**

Family allowances are paid monthly by the federal government to parents (mothers, except in unusual circumstances) in order to assist them in the maintenance and care of their children. Allowances are paid for every child under sixteen years of age who was born in Canada or who has lived in Canada for one year.

Each child must be registered for the allowance and be maintained by a parent as defined by law. The allowances, which are tax-free, are paid monthly by cheque at the following rates: \$6 for children up to their tenth birthday, and \$8 for children from their tenth birthday to their sixteenth birthday.

If you have children who have lived in Canada for one year, or if you have lived in Canada less than one year but have a child who was born in this country, you are entitled to apply for family allowances. You may obtain application forms and complete instructions from any post office.

### **Family Assistance**

Family assistance is available for children who are not entitled to family allowances. It is payable for one year only to parents of children who are



under 16 years of age. The parents must intend to live permanently in Canada or must have returned for permanent settlement in Canada after being absent for some time. A payment of \$5 per month for each child is payable at the end of each quarter beginning with the date of landing or return until a period of twelve months has elapsed from the date of landing or return. Application forms are handed out to parents at ports of entry and are also available at all Immigration Offices throughout Canada.

### **Mothers' Allowances**

All provinces have passed laws providing for allowances to enable certain needy mothers to remain at home so that they may care for their dependent children. In order to qualify for the allowance, persons must satisfy two conditions in all provinces—a means test, and a residence requirement. In some provinces the mother must be a Canadian citizen or other British subject. The amount of outside income and resources allowed to an applicant varies from province to province. In all provinces the applicant is required to be a resident of the province at the time of the application and the child or children must live with the recipient of the allowance. The maximum ages of children who may benefit by mothers' allowances vary from 15 to 18 according to the province, but all provinces permit some extension of the allowance if the child is attending school.

For further information on the subject of mothers' allowances, you may get in touch with the clerk of your municipality or directly with the provincial Departments of Welfare located in each of the provincial capitals.

## **Unemployment Insurance**

Most employed persons in Canada are insured against unemployment under the unemployment insurance programme of the federal government. Persons employed in certain occupations, however, are excluded from unemployment insurance. Among these are agriculture, fishing, domestic service, and school teaching. Members of the nursing profession are insurable only under certain circumstances.

Unemployment insurance is a compulsory contributory plan. Employers and their insured employees make equal contributions based on a graded scale which is closely related to the employee's earnings. A person must have been working in insured employment and making contributions for at least 30 weeks over the previous two years before he or she becomes eligible for this assistance. Those who have not worked 30 weeks but have worked 15 weeks or more may claim seasonal benefits, payable only during the period from December 1 to mid-May. The employee's weekly contribution, which is automatically deducted from his pay, ranges from 8 cents to 60 cents per week, depending on earnings.

When you enter insurable employment, you will have to complete an application form for an unemployment insurance book either at the office of the National Employment Service or at your place of employment. The unemployment insurance book, when it has been issued to you, must be passed to the employer who will keep it and insert the unemployment stamps. These weekly stamps are based on a table of earnings. The stamp for any one week is in accordance with the wage group into which your earnings for that week fall. For example, if you earn between \$27 and \$33 in a week, a 72-cent stamp

is inserted in your book. This represents a contribution of 36 cents from you and 36 cents from your employer.

If you are in insured employment, you are entitled to inspect your unemployment insurance book at any reasonable time so as to make sure that the stamps have been inserted regularly for the period of your employment. Should you change employment, the book will be returned to you and you must hand it to your new employer, who will insert the stamps from then on.

In case of unemployment, an insured person who wishes to obtain unemployment benefits must register as unemployed at the nearest office of the National Employment Service. If you are entitled to unemployment insurance benefits, you may apply for them on the required form which is available in the same office. Should you wish to obtain some further information on the unemployment insurance plan in operation in Canada, you may do so at any National Employment Service office.

### **Workmen's Compensation**

In all provinces compensation is provided for injury to an employee caused by an accident on the job, or by a specified industrial disease, except where the employee is disabled for less than a certain number of days. Workmen's compensation varies in scope from province to province, but in general it applies to such employment as construction, mining, manufacturing, lumbering, fishing, transport and communications, and the operation of public utilities. Workmen's compensation is paid for by employers and governments combined through provincial Workmen's Compensation Boards.



Compensation takes the form of cash payments for the period of inability to work, as well as free medical and hospital services. Should death result, funeral expenses are paid, as well as pensions to widows and orphans. The Workmen's Compensation Act in each province specifies that a fixed period must elapse between the date of the accident and the date when compensation payments begin, but in all cases medical aid is given from the date of the accident. This waiting period varies from one to seven days and in all provinces compensation is paid for this period if disability continues beyond it, except in Saskatchewan, where the waiting period is only one day, and compensation is payable from and including the day after the accident.

Any accident, even the most minor one, should be reported immediately to the personnel office. A physician of the Workmen's Compensation Board will generally be called in to determine the degree of injury. The compensation will then be based on his findings. It is essential that you report all accidents immediately so as to be able to claim workmen's compensation.

## **Voluntary Organizations**

In Canada voluntary organizations play a very important part in the life of the nation. Many needs related to the general welfare of the Canadian people are met, not only through the services provided by official government agencies, but also through the activities of voluntary organizations.

Local Welfare Councils, also called Councils of Social Agencies, and Community Chests are to be found in most of the larger urban centres. They provide means of co-operative planning and action among social service agencies with respect to welfare prob-

lems in the community. If you have a problem involving the welfare of yourself or family, you may telephone the local council. Their officers will direct you to the particular agency which will best be able to help you.

Among other voluntary organizations which are national in scope are the Young Men's and Young Women's Christian Associations (Y.M.C.A. and Y.W.C.A.), the Catholic Youth Organization, the Young Men's and Young Women's Hebrew Associations (Y.M.H.A. and Y.W.H.A.), the Catholic Women's League, the Canadian Red Cross, the Salvation Army, the Victorian Order of Nurses for Canada, the Order of St. John, the Boy Scouts and Girl Guides and a considerable number of "Service Clubs" under a variety of names. All of these organizations are concerned with one or another aspect of social welfare work. They have numerous local branches and invite you to benefit from the services which they provide. Most of these organizations you will find listed in the telephone directories of larger centres, both under their own names and in the "yellow pages" under the heading "Social Services".

Of special interest to newcomers are Citizenship Councils and Citizenship Committees. One of the purposes of these organizations is to assist you in adjusting yourself to your new environment. The assistance of these organizations may be obtained in most cases through the Y.M.C.A. or the Y.W.C.A.

## Social Customs

DURING the course of many years each country has developed certain customs or ways of doing things that are a little different from those of any other country. When you first come to Canada you may notice small differences between Canadian ways and those to which you have been accustomed in the old country.

For example, it is not customary for Canadians to shake hands nor to bow to each other on as many occasions as people commonly do in some other countries. In such circumstances Canadians are accustomed to being less formal but they are behaving in just as friendly and polite a manner as if they had made the outward gesture.

One of the occasions when men always do shake hands is when they are introduced to each other. But when a man is introduced to a woman, it is not customary for him to shake hands with her unless, of course, she extends her hand first. If the woman is seated when the introduction is made, she usually remains seated and simply acknowledges the introduction with a friendly nod and word of greeting.

When a man is walking along the street with a woman, it is customary for him always to walk on the side nearest the roadway. This is an old custom which originated in the days when mud and refuse covered the streets. By walking on the outside, the man chivalrously protected his companion from being splashed.

Other differences in custom will probably strike you during your first few months in Canada. But if you quietly observe how Canadians act in the



ordinary situations of every day life, you will find that although some customs may be different from yours, the underlying human feelings are just the same.

## **Spirits, Wine and Beer**

ALCOHOLIC beverages—spirits, wine and beer—are sold under the control of the various provincial governments. As a result, you will find that there are considerable variations in the way in which alcoholic beverages may be obtained in the different provinces. Before purchasing or consuming alcoholic beverages you should acquaint yourself in a general way with the law as it applies in the province where you are living.

Alcoholic beverages are not sold to persons under 21 years of age except in Quebec, where the age limit is 20 years. Individual permits to buy alcoholic beverages are required in Alberta, Manitoba, Nova Scotia, Newfoundland, and Prince Edward Island. Ontario requires permits only for the purchase of spirits, not for beer and wine. No individual permits are required in New Brunswick, Quebec, Saskatchewan, and British Columbia. The permits are sold by the government liquor stores, and are valid for one year.

Government liquor stores in all provinces but Quebec sell Canadian and imported beer. In Quebec, only imported beer is sold through these stores. Beer may also be bought from brewers' stores licensed but not operated by the governments in New Brunswick, Newfoundland, Manitoba, and Ontario, while in Quebec many grocery stores are licensed to sell beer.

All provincial liquor stores sell wine by the sealed bottle. In addition, special stores sell wine in Ontario. They are licensed by the government but operated by the wine producers.

In all provinces, alcoholic beverages bought by the sealed bottle must be consumed in the permanent, or temporary, residence of the consumer. It is illegal to drink alcoholic beverages in any public place, such as on the streets or in an automobile.

In Newfoundland, Nova Scotia, Ontario, Quebec, Manitoba and British Columbia, beer and wine may be sold by the glass or open bottle with meals in licensed premises such as in some hotel dining rooms and restaurants. In British Columbia, Manitoba, Ontario, Quebec, and Newfoundland, spirits, wine and beer may be purchased by the glass in licensed hotels, cocktail lounges and bars, but in all cases, alcoholic beverages purchased in such licensed public places must be consumed on the premises.

Newfoundland, Quebec, Ontario, Alberta, and British Columbia also have private clubs whose members and their guests may purchase and consume on the premises, types of alcoholic beverages sanctioned by the licence held by each club.

“Beer Parlours”, “Beverage Rooms” or “Taverns” exist in all provinces but Prince Edward Island and New Brunswick. They are usually located in hotels, and you may consume beer by the glass or open bottle on their premises. In many places, beverage rooms are divided into two sections, one for men only, the other for women and women accompanied by men. Men unaccompanied by women are not allowed into this latter section, called the “Ladies’ Lounge”. Both sections have their own separate entrances.

There are certain areas in Canada in which no alcoholic beverages are obtainable. In these districts prohibition is in force at the wish of the inhabitants, who have decided to this effect by plebiscite.

## **Taxation**

### **Federal**

As in other modern states, the government of Canada obtains the greater part of its revenue from taxation. Taxes include customs import duties, excise duties, sales tax, income tax, and succession duties. The first three taxes—customs import, excise, and sales—are included in the price of the commodities that you buy in the stores. You will not be aware of the tax apart from the actual price that you pay for the article.

*Income Tax*, however, will affect you directly as soon as you start earning your living in Canada. When you receive pay at a rate which is subject to income tax, you will notice that a certain proportion of your pay has been deducted by your employer, who is collecting your income tax for the government. In this way you pay most of your tax as you earn your money.

But you must also fill in an income tax form. Income tax is paid on income earned during the calendar year. Before the end of February of each year your employer will give you a slip of paper showing exactly how much money you earned from him during the previous calendar year and how much tax he has deducted and paid to the government on your behalf. This information is used in completing your income tax form.



When claiming your total personal exemption as shown on the income tax form, it is important to remember that you are entitled to claim the whole of this exemption only if you have been in Canada for the whole year. Otherwise, you may only claim a part of the personal exemption corresponding proportionately to the length of your residence in this country. If you are claiming deductions for support of a dependent living outside of Canada, you must attach vouchers (such as money order receipts) to your income tax form to substantiate your claim.

Remember to keep the receipts that you receive for any donations or contributions that you may make to charitable organizations or to your church. The amount of these donations up to ten per cent of your income may be deducted from your income for taxation purposes.

Receipts for medical expenses should be kept too. In certain circumstances a portion of the medical expenses that you have incurred during the year may also be deducted.

All these receipts should be enclosed with your income tax form if their combined total exceeds \$100. If the total is less than \$100 it is not necessary to send in the receipts, as every taxpayer is automatically allowed a deduction of \$100.

When you have filled in the form, attach to it any receipts that you may have of the type mentioned above. Then send it, together with a cheque or a money order for the amount which you may still owe the government, to your District Taxation Office before April 30. The cheque or money order should be made payable to the Receiver General of Canada. The penalty for filing your income return after April 30 is 5 per cent of your unpaid tax.

It may happen that more money has been deducted from your pay during the year than you actually owe the government. In this case too, you must fill out and send in the income tax form, indicating the amount of overpayment which the government should refund to you. If you have computed the amount of the refund correctly, a cheque for the amount will be sent to you a short time after you file your income tax return.

If you are self-employed, e.g. a business proprietor or partner, professional man or woman, farmer or fisherman, you must fill in a different form from that used by salary and wage-earners. If less than three-quarters of your income for any year is subject to tax deductions at the source, you are required to make quarterly instalment payments of tax during that year. For further information enquire at your District Taxation Office.

Income tax forms may be obtained at any post office. Although they are made as simple as possible, you may need help in completing the form for the first time. The best thing to do is to consult your employer or, if you live in a large city, the local District Taxation Office.

Taxes levied on the estate of a deceased person are called succession duties. If you would like to obtain information on this subject, the best thing to do is to consult a lawyer.

In addition to federal taxes, there are also certain provincial and municipal taxes.

## **Provincial**

In the case of the provinces, much of their taxation revenue comes from sales taxes. Certain commodities, such as gasoline, that are not taxed by the federal government, are taxed by the provinces. But here

again the tax is included in the price of the commodity. There are, however, several provinces that have instituted an additional sales tax. You will notice this tax when you make certain purchases as it will be shown as a separate item on your bill.

## **Municipal**

Municipalities levy taxes against the owners of real property (land and buildings), based on the assessed or estimated value of the property. Standards for establishing values vary between municipalities. This type of taxation will not affect you directly until you own property.

## **Telegrams and Cables**

A TELEGRAM is a message sent by telegraph to any destination on the North American continent; a cable or cablegram is a message sent by submarine cable anywhere in the world.

There are several telegraph systems in Canada but the ones with which you are most likely to come in contact are those operated by the two large railway companies. These are Canadian National Telegraphs and Canadian Pacific Telegraphs. Both companies will accept cables as well as telegrams.

## **Telegrams**

There are three different types of telegrams. The least expensive is a "night letter". It will be accepted at any time but will not be delivered till the following morning. A "day letter" is a little more expensive but the delivery is speedier—within 3 or 4 hours of the time it is accepted. The minimum charge for both day and night letters entitles you to send up to



50 words. An ordinary telegram, which is more expensive than the other two, will normally be delivered in less than an hour from the time it is accepted. The minimum charge covers 10 words or less.

## **Cables**

Cables are of two types: night letter rate and full rate. The minimum night letter rate entitles you to send up to 22 words. The minimum full rate entitles you to send up to 5 words. In addition there is a very cheap greeting cable rate by which you may send up to 10 words to the United Kingdom only.

## **Sending a Message**

If you want to send a telegram or cable there are several places in the cities and larger towns where you can do so. These are railway stations, bus terminals, airports, hotels, railway ticket offices, and special telegraph offices in the large cities. In smaller towns and villages the railway station is usually the only place from which a message can be sent. Telegrams are also accepted and delivered on trains.

If you wish to do so you can telephone your message to one of the telegraph companies. They will then send you a bill for the amount or have a representative call at your house to collect the money.

## **Receiving a Message**

If a message is sent to you by telegram or cable, the telegraph office will telephone it to you as soon as it is received. Shortly afterwards a written copy of the message will be delivered to you.

## **Sending Money Away\***

You may send money by telegraph to any destination in North America. This may be done at any of the places mentioned above which accept telegrams.

If, however, you want to cable money outside North America, you must go to a bank or an express office. The express office is very often situated in the same building as the telegraph office, e.g. a railway station or city ticket office.

## **Telephones**

THERE are seven large telephone systems in Canada as well as a great many small ones, including municipal, government, and co-operative companies. All of these systems serve different areas. You will find that the service is very much the same everywhere, although there is some variation in the type of equipment used from one district to another.

In order to have a telephone installed or to have an existing one transferred to your own name, you should get in touch with the office of the telephone company in your community. The rates vary slightly between one place and another. Party lines (see below) are cheaper than individual lines. Accounts are usually payable monthly.

## **Telephone Directory**

The Directory which is supplied to every telephone subscriber contains, in addition to the list of subscribers with their numbers, some useful information. Printed clearly on the outside front cover or on the first page are the numbers of the police and fire departments and, in some cases, of hospitals and

---

\*See "Banks and Banking", p. 7 and "Express", p. 28.

ambulances. Included in the first few pages of many Directories is information on the use of dial and magneto telephones.

At the back of almost all Directories is a section of "yellow pages" containing a classified list of all business and professional telephone subscribers in your community. These subscribers appear in alphabetical order under the classification appropriate to their business or the article or service they sell. These "yellow pages" will prove useful to you on many occasions. For example, if you want to find a list of physicians, building contractors, plumbers, electricians, etc., turn to the appropriate heading in your Directory.

## **Types of Telephones**

*Dial* telephones are in common use in the cities and larger towns. In using a dial telephone, first pick up the receiver and listen for the dial tone, a steady humming sound. If you do not hear this sound, hang up the receiver and try again.

When you dial keep the receiver off the hook. Place your index finger on the desired digit or letter and pull the dial all the way round until your finger strikes the metal finger stop. Then remove your finger and allow the dial to return to its original position. Repeat this process until you have dialled each letter and digit in the telephone number. If your finger slips or if you make a mistake, replace the receiver for a few seconds and call again.

If for any reason you are unable to dial the number or if you have any other difficulties, dial "O". An operator will then come on the line to assist you.



*Manual* telephones are still used in some city districts and in smaller towns. In order to make a call, just lift the receiver and wait for the operator to ask for the number you wish to call.

*Magneto* telephones are found in rural districts. If you settle in the country you will probably be on a magneto rural party line. This means that a number of parties are on the same line. Each one has a distinct ring which is heard by all the parties every time a call is made. But you will soon become accustomed to your own ring and will learn to disregard the others.

With a magneto telephone the turning of the handle generates the electricity which enables the telephone to operate. Always listen before ringing to find out whether the line is in use.

Before calling another party on your line, make sure of his number by consulting the Directory, then ring, being careful to make the signal distinct. The signal to give is indicated by the number following the letter "r". The first digit following the letter "r" represents the number of long rings and the second digit the number of short rings. For example, to call "3-r-24" give two long followed by four short rings. (The number in front of the letter "r" is the number of the party line.) Do not press the push-button on your telephone when calling another party on your line.

To call a subscriber on another line, signal the operator and give her the number. To signal the operator, ring briskly, while depressing the button.

When your conversation is finished, replace the receiver and turn the handle briskly to ring off. Do not press push-button while ringing off.

## **Urban Party Lines**

Party lines are common in the cities as well as in the country. In the city it means that there are two telephones on the same line. This causes very little inconvenience. Just be sure to listen before trying to make your call to see that the line is not in use. If the line is in use, hang up and call again later.

## **Long Distance**

In order to call long distance, dial "Operator" on a dial telephone. Ask the operator for "Long Distance" on a manual telephone. Signal the operator on a magneto telephone and tell her that you wish to make a long distance call.

There are two main kinds of long distance calls: station-to-station and person-to-person. The former is used when you are willing to speak to anyone who answers the number you are calling. The latter is used when you wish to speak to a particular person. Station-to-station calls are cheaper than person-to-person. Low rates for both types of call are in effect from 6 p.m. to 4.30 a.m. weekdays, as well as all day Sunday, Christmas Day and New Year's Day. These low rates apply on all calls other than those to nearby points. For information about rates between various points in Canada and between Canada and abroad, consult your Telephone Directory or the Long Distance operator.

## **Public Telephones**

Public telephones are located in telephone booths on the street, in some drug stores, cigar stores, hotels, and other public buildings. The method of using a public telephone is very simple. In the case of a dial telephone, take the receiver off the hook, deposit a

coin (10¢ in most places for a local call) listen for the dial tone and then dial the number. The procedure is the same in the case of a manual telephone except that you give your number to the operator. If your call is not completed your coin will be returned to you after you replace the receiver. Long distance calls may also be made on a public telephone but be sure that you have a good assortment of coins when the operator tells you what amount to deposit.

## Time

### Time Zones

Since Canada stretches about 4,500 miles from Newfoundland in the east to Vancouver Island in the west, there are great differences in solar time throughout the country. In fact, a person making a trip from St. John's, Newfoundland to Dawson in Yukon territory will have been in seven different time zones when he reaches his destination.

From east to west these zones and the variations in time are:

Newfoundland Standard Time ..	5.30 p.m.
Atlantic Standard Time .....	5.00 p.m.
Eastern Standard Time .....	4.00 p.m.
Central Standard Time .....	3.00 p.m.
Mountain Standard Time .....	2.00 p.m.
Pacific Standard Time .....	1.00 p.m.
Yukon Standard Time .....	12.00 noon

### Standard Time and Daylight Saving Time

Most of the large communities in Canada move their clocks one hour ahead for about five months in the year, from May to September. This is called Daylight Saving Time as opposed to Standard Time. Rural areas, including many towns and villages, remain on Standard Time all the year round.



Railways operate their schedules on Standard Time all through the year. Air lines and bus lines change to Daylight Saving Time with the large communities which they serve.

## **Twelve-Hour Clock**

In Canada the 12-hour clock is used without exception in all circumstances of daily life. You should take particular note of this fact in travelling. Railway, air line, and bus schedules show arrivals and departures according to time before midday (a.m.) and time after midday (p.m.). Thus for quick reference:

<i>24-hour clock</i>		<i>12-hour clock</i>
11.59	is	11.59 a.m.
12.00	"	midday or 12 noon
12.01	"	12.01 p.m.
13.00	"	1.00 p.m.
14.00	"	2.00 p.m.
15.00	"	3.00 p.m.
16.00	"	4.00 p.m.
17.00	"	5.00 p.m.
18.00	"	6.00 p.m.
19.00	"	7.00 p.m.
20.00	"	8.00 p.m.
21.00	"	9.00 p.m.
22.00	"	10.00 p.m.
23.00	"	11.00 p.m.
24.00	"	12.00 midnight
00.01	"	12.01 a.m.
00.59	"	12.59 a.m.
01.00	"	1.00 a.m.

## **Traffic Regulations**

THERE is a wide variation between the different provinces in regard to traffic regulations. Booklets and information on this subject may be obtained at any motor vehicle licence bureau or at any police station. To find the address of the licence bureau in your community, look in the "yellow pages" of the telephone directory under "licences".

The following are a few general remarks on regulations which apply to all the provinces.

Vehicles keep to the right-hand side of the road. If you are walking along a highway in the country where there is no sidewalk, you should walk on the left-hand side, so that you can see the oncoming traffic. Then you will have plenty of time to step off the highway and let the traffic pass.

In the open country the speed limit is usually 50 miles an hour. Slower speeds are required in cities, towns, and villages.

Motor vehicles are usually not allowed to pass a streetcar on the left-hand side. They may pass on the right-hand side as long as the streetcar is in motion. But when it has stopped to take on or discharge passengers, motor vehicles must not pass unless safety zones are provided for the passengers.

Accidents resulting in personal injury or property damage must be reported to a Provincial Police officer in Ontario or Quebec, a Royal Canadian Mounted Police officer in the other provinces or to a municipal police officer. Any driver who is involved in an accident must not leave the scene of the accident until he has given all possible aid and disclosed his name to the injured party. He should also wait until a police officer arrives.

The penalty for minor infractions of the traffic regulations may be a small fine. A larger fine and, under certain circumstances, suspension of your driver's licence or imprisonment, may be the penalty for serious infractions, such as leaving the scene of an accident or attempting to drive a car while intoxicated.

## **Travel**

### **By Train**

The two main railway systems in Canada are the Canadian National Railways and the Canadian Pacific Railway, both of which cross the country from one coast to the other. If you wish to travel to Vancouver Island in the west or to Prince Edward Island or Newfoundland in the east, the cost of the journey by boat to these islands is included in your railway ticket.

Since the areas which the two railway systems serve are not always the same, the line on which you travel depends, to some extent at least, on the location of the place to which you are going. You will have no difficulty in buying a ticket, however, since the clerks in all ticket offices are well informed about the routes of both railways.

In most centres served by the two railways there are separate stations. Some of the centres, however, have only one large station which is used by both railways. At most of the larger stations there is an information desk; at the smaller ones the man in the ticket office (ticket agent) will be glad to answer any questions. Times of trains are usually fixed on boards inside the larger stations and chalked on blackboards outside the smaller ones.



## *Times of Trains*

Printed timetables may be obtained free of charge at all ticket offices. When looking up the times of trains remember that all times given are Standard Time and that railways operate on the 12-hour clock.\* Time before midday (a.m.) is printed in light face type in the timetables and time after midday (p.m.), in dark type.

## *Travellers' Aid*

A very useful service is provided by the Travellers' Aid which has branches in the main stations of all the larger centres. A sign reading "Travellers' Aid" will direct you to the desk where a representative is on duty. If you arrive in a strange city not knowing where to go, the Travellers' Aid will find temporary accommodation for you. If you do not speak English or French, they will usually be able to provide an interpreter. If, for one reason or another, you have missed the friends that were to meet you at the station, the Travellers' Aid will help locate them for you.

## *Types of Accommodation*

There are normally two classes on Canadian trains—first and coach. In order to buy seating accommodation in the chair car (if you are travelling by day) or sleeping accommodation (if you are travelling by night) you must have a first class ticket. Coach class is cheaper than first class and does not entitle you to make a reservation. You can sit wherever you like in the coaches, many of which are air-conditioned and most of which have comfortably upholstered seats.

---

\* See "Time" p. 89.

On transcontinental trains running between Montreal and Vancouver, there is an additional class called tourist. It is more expensive than coach but not quite as expensive as first class. With a tourist ticket you can also buy sleeping accommodation, which is not very much different from first class sleeping accommodation. Many of the tourist coaches contain a stove which may be used for cooking purposes.

There are five types of sleeping accommodation: berths (lower and upper), roomette, bedroom, compartment, and drawing room. An upper berth is the least expensive, followed by a lower berth and a roomette. All three types of accommodation are for one passenger only. More expensive and intended for more than one passenger are: bedroom (maximum 2 passengers), compartment (maximum 4 passengers), drawing room (maximum 5 passengers).

The majority of people in Canada travel coach class by day. By night, on the long runs, many travel in sleeping cars although considerable numbers make use of coach accommodation.

### *Tickets and Reservations*

Railway tickets may be bought at stations, city ticket offices or travel agencies. Return tickets are cheaper than two single fares and are good for any period up to six months. Return week-end fares, both first class and coach, are cheaper than the ordinary return fares. To make use of the week-end rates you must leave between noon Friday and 2 p.m. on Sunday and begin your return journey not later than midnight on Monday. Children between the ages of 5 and 12 may travel at half fare; under 5 years of age when accompanied by a parent or guardian they may travel free.

Although chair or sleeping car accommodation may be bought any time up to the departure of the train, it is advisable to make your reservation several days in advance, particularly if you are travelling over a week-end. There is an even greater necessity of reserving accommodation well ahead of time if you are planning to travel at a busy holiday season. For example, at the height of the Christmas season accommodation is often booked a month or six weeks in advance on trains running between large cities, such as Montreal and Toronto.

Reservations may be made at any station, ticket office or travel agency. There is no need to pay for the chair or sleeping accommodation at the time you reserve it. It will be held for you until the day before the departure of the train. It is customary to buy the railway ticket (first class or tourist) at the same time as you pay for your reserved seat or sleeping accommodation.

If you are unable to use either the whole or the return portion of your ticket, the amount which you paid for the unused part will be refunded to you in full. The ticket should be turned in at the railway ticket office as soon as possible. Refunds will also be made on reserved seats or sleeping accommodation if the reservations are cancelled at the ticket office before the departure of the train.

In Canada it is customary for the conductor to collect tickets from the passengers after they have boarded the train. If you are boarding the train in a large station you will probably be asked to show your ticket to a railway official as you pass through the gates on to the platform. There, other officials will ask what your destination is so that you may be directed to the right train, and the right car on that train. Not until you are actually in your place on the



train will a conductor collect your ticket. In smaller centres you are not asked for your ticket at all until you are on the train. At your destination you simply walk off the train without having to show a ticket.

## *Baggage*

If you have more baggage with you than you can comfortably handle, you may have it checked through to your destination. A notice in the larger stations reading "Baggage Room"\* will tell you where to take your baggage for checking. At the baggage counter you must show your train ticket which will be punched and then you will be given a receipt, or "check", for each item of baggage. When you have reached your destination you should take your checks to the baggage room and claim your baggage. In the smaller stations your outgoing baggage may be checked and your incoming baggage claimed through the ticket agent.

The limit of baggage which may be checked without charge on each adult passenger ticket is 150 lbs., not exceeding \$100 in value. For a child travelling on a half fare ticket the limit is 75 lbs., not exceeding \$50 in value. Enquire of the ticket agent at your local station about the rates for baggage exceeding these weights or values. No single piece of baggage or other article weighing more than 250 lbs. will be accepted for transportation in regular baggage service. In the larger cities and towns baggage may be checked right through for delivery at your final destination such as home, hotel, or steamship dock. The charges for delivery service may be prepaid or paid when the baggage is received.

---

\*This should not be confused with the "Check Room" where, for the payment of a small sum, you may leave your parcels and baggage for short periods.

## *Meals*

On most trains, other than purely local ones, there is a dining car where hot meals are served. Many trains on the main lines also include a café car or dinette where light meals may be obtained. You may buy sandwiches, chocolate bars, cold drinks, and cigarettes from a vendor who comes through the cars at intervals during the journey. Certain stations on the main lines are equipped with restaurants where sandwiches or hot dishes may be bought during stops.

## *Lost Articles*

Enquiries for articles left on trains or in station waiting-rooms should be made to the ticket agent or station master of the nearest station serving the railway on which you were travelling at the time.

## **By Air**

The two main air lines in Canada are Trans-Canada Air Lines and Canadian Pacific Airlines. Trans-Canada serves most of the main centres in Canada. The largest field of operation of Canadian Pacific Airlines is the Canadian north-west and Pacific coast regions.

In the case of Trans-Canada Air Lines, tickets and information may be obtained at T.C.A. ticket offices in the larger centres (usually located in one of the hotels) or at travel agencies. Tickets for Canadian Pacific Airlines may be obtained at Canadian Pacific Railway offices or at travel agencies.

Timetables are issued fairly often because flight schedules change quite frequently, so be sure that you have the latest information. Times are quoted

in local time, that is either Daylight Saving or Standard Time, depending on which is in effect in the city of arrival or departure. Schedules are based on the 12-hour clock.\*

### *Reservations*

It is wise to book your passage a week or so in advance and if you intend to travel at a busy holiday season it might be well to make your reservation even further ahead of time.

Reservations for return flights and from stop-over points will be cancelled unless you go or telephone to the office of the air line, wherever you happen to be, at least 6 hours before flight departure time and tell them that you intend to use your reservation.

If you are not able to use your reservation, make sure that it is cancelled at least 6 hours before the flight is due to leave. The cost of your ticket will then be refunded to you.

If the flight is delayed because of unsuitable weather or for any other reason, the air line will get in touch with you by telephone wherever it is possible to do so.

### *Fares*

All fares include the cost of meals served aloft. Return fares are cheaper than 2 single tickets and are good for any period up to 4 months.

Children who are 2 years of age and under 12 years pay 50 per cent of the full adult fare. For children under 2 years of age and not occupying a seat there is no charge on flights within Canada. At the time of booking your passage, you should tell the clerk if you intend to carry an infant with you.

---

\* See "Time", p. 89.



Trans-Canada Air Lines and Canadian Pacific Airlines offer a special family rate which is good any week between Monday at 12.01 p.m. and Thursday at 12.01 p.m. This means that you must start your journey and also return during the above period, but not necessarily in the same week. By this special rate the head of the family (husband or wife) pays a full one-way fare (or two full one-way fares for the return trip); the spouse and children between the ages of 12 and 21, each pay 50 per cent of the full one-way adult fare (or one full one-way adult fare each for the return trip).

### *Ground Transportation*

Fares do not include transportation to and from the airport. The charge for this transportation varies according to the distance of the airport from the centre of the city.

When you buy your ticket the clerk will tell you where and at what time the taxi, in the service of the air line, will call to take you to the airport. The principal hotels in the large cities are usually points of call.

### *Baggage*

Within Canada baggage will be carried free up to a maximum of 40 pounds on each ticket. If you have baggage in excess of this amount, make enquiries at your local office regarding the extra charge that will be made.

### *Lost Articles*

You may ask at the local office of the air line on which you were travelling about articles which may have been lost en route. If they are not found within

a reasonable time, further enquiries should be made in writing to Claims Department, Canadian Pacific Airlines, Vancouver, B.C., or, in the case of T.C.A., to the Director of Passenger and Station Services, International Aviation Building, Montreal, Que.

## **By Bus**

You can travel by bus not only to all the larger centres in Canada but also to many small towns and villages, including some which are not served by the railways.

There are many different bus companies operating in various sections of the country. Those serving your district may be found in your local telephone directory. Look in the "yellow pages" under "bus lines".

### *Terminals and Stops*

In most cities there is a bus terminal or station situated close to the main business section. Tickets, timetables, and information may be obtained at the terminal, which is the main point of arrivals and departures.

Although the bus may stop briefly at other points in the city, the terminal is the best place to board the bus and you are advised to go there. You cannot be sure of getting a seat if you get on the bus at one of the brief stops it makes after it has left the main terminal.

In the smaller centres the main bus stop is usually located at a hotel, store, service station, or restaurant. Tickets may be bought at these bus stops.

In the country districts the bus will stop for you anywhere along the road if you signal to it. You should find out when the bus is accustomed to pass,

take up your position by the side of the road, and signal with a wave of your hand when it comes in sight. You can buy your ticket from the driver when you get on the bus.

### *Fares*

A return fare is cheaper than two single fares. The return portion is good for any period up to 6 months from the time of its purchase.

Children under 5 years when accompanied by an adult are carried free on most bus lines. Children between the ages of 5 and 12 may travel at half fare.

### *Tickets*

In general, bus seats may be reserved. Exceptions are sometimes made in certain heavily populated areas at busy holiday seasons. If it is possible to make a reservation, this should be done about a week before the departure of the bus.

In most cases, however, you buy tickets at bus terminals in the cities or bus agencies (certain stores, hotels, etc.) in the small towns, shortly before getting on the bus. At stops in the countryside tickets may be bought from the driver.

The ticket collection is made by the driver as you board the bus. He will punch the ticket and hand it back to you. You must keep it and give it to the driver as you get off the bus.

If you are unable to use your ticket the money will be returned to you if you apply either by letter or in person at the head office of the bus company. Ask the driver or any bus company official to tell you the address of the head office.



## *Time*

Buses run on Daylight Saving Time when it is in effect. For the balance of the year they run on Standard Time.

As in the case of railways and air lines bus schedules are based on the 12-hour clock.

## *Baggage*

A certain amount of baggage will be carried free on each ticket. The limit set on most lines is 150 pounds on each adult ticket and 75 pounds on a half-fare ticket.

## *Lost Articles*

You should enquire about lost articles at the head office of the bus company.

## *Meals*

On long journeys the bus makes stops at certain places where you may buy meals.

## **Local Transportation**

### *Buses and Streetcars*

Buses and streetcars are the ordinary means of transportation in the larger centres. Payment is by fixed rate. If you wish to change from one route to another, you should ask the operator for a transfer as you pay your fare. Fares are paid either in the form of tickets, which you buy from the operator, or by cash. In some places the individual fare is less expensive when you buy a strip of tickets than when you pay cash. As a general rule, smoking is not allowed on buses or streetcars.

## *Taxis*

In many places taxis may be recognized by a sign on the roof which is lighted up at night. Taxis in many cities are fitted with meters on which a fixed charge is automatically registered before the start of the trip. The meter also registers the total charge for the journey. In smaller centres meters are not often used, the amount for journeys to specified points being fixed by custom, by agreement with the driver in advance, or by local by-law.

In a few large cities taxis are permitted to pick up passengers along the streets. In such places you may signal to an empty taxi and the driver will pull over to the curb to let you in. But in many communities taxis are forbidden by law to pick up passengers along the streets. If you signal to an empty taxi in a city or town where such a law is in force the driver will not stop. In order to get a taxi you must telephone to one of the companies (look in the "yellow pages" of the telephone directory under "taxi cabs") or go to a taxi stand.

## Weights and Measures

THE metric system is not used in Canada except in scientific work. The tables of weights and measures are:

### Weights

16 ounces (written oz.) = 1 pound (written lb.)  
100 lbs. .... = 1 hundredweight (written cwt.)  
2,000 lbs. .... = 1 ton

Equivalents of these weights in the metric system are:

1 oz. .... = 28.3495 grams  
1 lb. .... = 453.59 grams  
1 cwt. .... = 45.359 kilograms

Approximately, therefore, 1 lb. is a little less than  $\frac{1}{2}$  kilo.

### Long Measure

12 inches (in.) = 1 foot (ft.)  
3 feet ..... = 1 yard (yd.)  
 $5\frac{1}{2}$  yards ..... = 1 rod (rd.)  
1,760 yards ..... = 1 mile

Equivalents of these measures in the metric system are:

1 in. .... = 2.54 centimetres  
1 ft. .... = 30.48 "  
1 yd. .... = 91.44 "  
1 mile ..... = 1.609 kilometres

Approximately, 1 yd. is a little less than a metre, and 5 miles = 8 kilometres, so that one mile is rather more than  $1\frac{1}{2}$  kilometres.

### Fluid Measure

2 pints (pts.) ..... = 1 quart (qt.)  
4 qts. .... = 1 gallon (gal.)



Equivalents of these measures in the metric system are:

1 pt. ....	=	0.568 litres
1 qt. ....	=	1.136 "
1 gal. ....	=	4.546 "

Approximately, 1 pt. is a little more than  $\frac{1}{2}$  litre.

### Dry Measure

2 pts. ....	=	1 qt.
4 qts. ....	=	1 gal.
2 gals. ....	=	1 peck
4 pecks ....	=	1 bushel (bu.)

Approximately, 1 bu. is a little less than  $36\frac{1}{2}$  litres.

### Square Measure

The acre is the common unit of measurement for areas of land. It is equivalent to 0.404 hectares. Smaller areas are usually measured in square feet or square yards.

### Measures of Heat

The normal measure of heat used in Canada is the Fahrenheit scale. A comparison of the Fahrenheit and Centigrade scales is given below. (The formula for changing Fahrenheit into Centigrade is  $^{\circ}\text{F} = (^{\circ}\text{C} \times \frac{9}{5}) + 32$ .)

<i>Centigrade</i>		<i>Fahrenheit</i>
100° ....	Boiling point of water ....	212°
90 .....		194
80 .....		176
70 .....		158
60 .....		140
50 .....		122
40 .....		104
30 .....		86
20 .....	Room temperature .....	68
10 .....		50
0 .....	Freezing point of water .....	32
—10 .....		14
—20 .....		— 4
—30 .....		—22
—40 .....		—40

## **Appendix**

### **OFFICES OF THE DEPARTMENT OF CITIZENSHIP AND IMMIGRATION**

IMMIGRATION Branch Offices are located in a large number of towns and cities across Canada. Should you require advice or assistance concerning immigration or settlement, you are invited to visit or write to the office nearest your place of residence. Immigration Branch Offices are listed in the telephone directories under "Government of Canada". Settlement Officers, one of whose tasks it is to assist newcomers in establishing themselves on farms or in business, are located in all Immigration Offices.

In Sackville, N.B., Quebec, Montreal, Ottawa, Toronto, Hamilton, London, North Bay, Winnipeg, Saskatoon, Edmonton and Vancouver, these are offices of the Canadian Citizenship Branch, which work closely with community organizations in assisting immigrants. They are listed in telephone directories under "Government of Canada".

#### **Chief Offices of the Immigration Branch**

Maritime Provinces:— Immigration Building,  
Pier 21,  
(Mailing address: Box 129),  
Halifax, N.S.

Quebec:— Immigration Building,  
Louise Basin,  
Quebec, Que.

901 Bleury Street,  
Montreal, Que.

Ontario:— Austin Building,  
737 Church Street,  
Toronto 5, Ont.

Ontario (continued):—

Dominion Public Building,  
457 Richmond Street,  
London, Ont.

Woods Building,  
Ottawa, Ont.

Manitoba:—

Immigration Hall,  
Maple Street,  
Winnipeg 2, Man.

Saskatchewan:—

318 Post Office Building,  
Regina, Sask.

Alberta:—

10534 - 100th Street,  
Edmonton, Alta.

British Columbia:—

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

### **Regional Offices of the Canadian Citizenship Branch**

14 Bridge Street,  
(Mailing address:  
Box 478),  
Sackville, N.B.

West Block,  
Parliament Buildings,  
Ottawa, Ont.

North Bay, Ont.

1026 St. John Street,  
Quebec, Que.

537 Dominion Public Building,  
Winnipeg, Man.

1247 Guy Street,  
Montreal, Que.

Room 322,  
Federal Building,  
Saskatoon, Sask.

1200 Bay Street,  
Toronto 5, Ont.

Massey-Harris Building,  
10138—100 "A" Street,  
Edmonton, Alta.

150 Main Street W.,  
(Mailing address:  
Box 305),  
Hamilton, Ont.

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

Dominion Public Build-  
ing,  
457 Richmond Street,  
London, Ont.



# Index

	PAGE
Accidents, <i>see Emergencies</i>	
Adult Education .....	24-5
Aerogrammes .....	65
Agreement for Sale, <i>see Offer to Purchase</i>	
Agricultural Colleges .....	24
Agricultural Schools .....	22
Air Cargo, <i>see Air Freight</i>	
Air Freight .....	30
Air Mail Rates .....	65
Air Parcel Post .....	66
Air Travel .....	97-100
Alcoholic Beverages .....	78-80
Ambulances .....	86
American Express .....	29
Annuity Insurance .....	38, 39
Apartments .....	31, 32
Application for Citizenship .....	19-20
Apprenticeship .....	50-1
Arts and Trades Schools .....	23
Assisted Passage Loan .....	48
Automobile Insurance .....	36-7
Baggage—	
Air .....	99
Bus .....	102
Train .....	96
Baggage Room .....	94
Bank Accounts .....	3-4
Bank Deposits .....	4-5, 68
Bank Drafts .....	8
Bank Loans .....	7
Rate of Interest .....	7
Repayments .....	7
Security .....	7
Bank Manager .....	6, 7
Bank Money Orders .....	8
Bank of Canada .....	9
Bank Safekeeping Facilities .....	9
Bank Withdrawals .....	4-5, 68
Banking Hours .....	2
Banking Practice .....	2-9
Barbers .....	51
Barristers .....	41

	<b>PAGE</b>
Beer .....	78-9
Beer Parlours .....	79
Better Business Bureaux .....	17
Beverage Rooms .....	79
Bicycle Licences .....	45
Blacksmiths .....	51
Boards of Trade .....	10
Bookmobiles .....	43
Boy Scouts .....	76
Branch Banks .....	1, 5
Bricklayers .....	51
British Subjects .....	20, 21, 47, 72
Building a House .....	33-4
Building Industry .....	50
Building Permits .....	34, 44
Building Restrictions .....	34
Building Standards .....	33
Burglary, Robbery and Theft Insurance .....	36
Bus Terminals .....	100-101
Bus Travel .....	100-102
Buses (Local) .....	102
Business, Establishment of .....	11
Business, Purchase of .....	10-11
Business Licences .....	47
Buying on Credit .....	13-15
 Cables .....	 83-5
Full Rate .....	84
Greeting Rate .....	84
Night Letter Rate .....	84
Canadian Citizenship .....	18-21
Canadian Citizenship Act .....	18, 20
Canadian Citizenship Branch .....	40, 106, 107
Regional Offices .....	107
Canadian Government Annuities .....	38-9
Canadian National Express .....	28, 29
Canadian National Railways .....	51, 92
Canadian National Telegraphs .....	83
Canadian Occupations .....	52
Canadian Pacific Airlines .....	97, 99, 100
Canadian Pacific Express .....	28, 29
Canadian Pacific Railway .....	51, 92
Canadian Pacific Telegraphs .....	83
Canadian Passport Office .....	63

	PAGE
Canadian Red Cross .....	76
Carpenters .....	51
Carrying Charge, <i>see</i> Interest Charge	
Cash on Delivery .....	68
Catholic Women's League .....	76
Catholic Youth Organization .....	76
Census Takers .....	62
Centigrade .....	105
Central Mortgage and Housing Corporation .....	33
Certificate of Canadian Citizenship .....	20
Certificates of Identity .....	62-3
Chair Cars .....	93, 95
Chambers of Commerce .....	10
Change of Address Card .....	69
Charge Accounts .....	13-15
Charitable Organizations .....	81
Chartered Banks .....	1-2, 33
Chauffeurs' Licences .....	44-5
Check Room .....	96n.
Cheques .....	4, 5-6, 8, 13, 17
Child Health Centres .....	60
Child Welfare .....	70-1
Children's Aid Societies .....	70
Children's Fares—	
Air .....	98
Bus .....	101
Train .....	94
Churches .....	17-18
Citizenship and Immigration, Dept of 10, 12, 40, 48,	106-7
Citizenship Committees .....	76
Citizenship Councils .....	76
Civil Marriage .....	46-7
Classes on Trains .....	93-5
Coach .....	93-4
First .....	93-5
Tourist .....	94-5
Classical Colleges .....	22, 23
Classified Newspaper Advertisements .....	31, 50
Clergy .....	18, 46
Clerk of the Court .....	19, 20
Clerk of the Municipality .....	44, 46, 47, 70, 72
Clinics .....	59
Collective Bargaining .....	53-4
Colleges .....	24



	PAGE
Collision Insurance .....	36-7
Commercial High Schools .....	22
Commissioners for Oaths .....	41
Community Chests .....	75-6
Correspondence Courses .....	25
Councils of Social Agencies, <i>see</i> Welfare Councils	
Credit Plans .....	13-15, 17, 49
Current Accounts .....	3, 4
Customs Declarations .....	66
Customs Import Duties .....	80
Day Letters .....	83-4
Day Nurseries .....	71
Daylight Saving Time .....	89-90, 98, 102
Declaration of Intention .....	20
Deed .....	35
Dentists .....	53, 61
Department Stores .....	16-17
Dial Telephones .....	86
Discrimination, laws prohibiting .....	55
District Taxation Office .....	81, 82
Doctors .....	26, 53, 57
Dog Licences .....	45
Domicile .....	18, 20
Down Payment .....	14
Drivers' Licences <i>see also</i> Motor Vehicle Operators, Licences .....	5, 13
Driving Test .....	44
Drug Stores .....	16, 63
Dry Measure .....	105
Education .....	21-5
Electricians .....	51
Electricity Meters .....	62
Elementary Schools .....	22
Emergencies .....	25-7
Emergency Cars .....	26
Employment .....	48-50
Engineering .....	52
English Language .....	19, 40
Enumerators of Voters' List .....	62
Equal pay laws .....	55
Evening Classes .....	24
Exchange Charge (Bank) .....	6
Excise Duties .....	80

	PAGE
Executive and Professional Employment Officers	49
Express .....	28-9
Express Money Orders .....	28-9
Fahrenheit .....	105
Family Allowances .....	68, 71
Family Assistance .....	71-2
Family Rate (Air Travel) .....	99
Fares—	
Air .....	98-9
Bus .....	101
Train .....	94
Farm Loans .....	12
Farms, Purchase of .....	12
Federal Taxation .....	80-2
Fire Alarm .....	26-7
Fire Alarm Box .....	26-7
Fire-Arms .....	30
Fire Department .....	25-6, 27, 85
Fire Insurance .....	35
Fishing Licences .....	46
Floater Insurance .....	36
Fluid Measure .....	104-5
Food Money Orders .....	29
Franchise .....	21
Freight .....	27, 29
Air .....	30
Rail .....	29
Road .....	29
Water .....	30
French Language .....	19, 40
Furnished Rooms .....	31
Game Regulations .....	30
Garbage Collection .....	62
Gas Meters .....	62
General Delivery .....	69
Girl Guides .....	76
Government Annuities .....	68
Great Lakes Shipping .....	50
Guidance Officer .....	52
Hairdressers .....	51
Health Insurance, see Hospital and Medical Plans	
Heat Measure .....	105

	PAGE
High Schools, see Elementary Schools	
Holidays with Pay .....	54
Hospital and Medical Prepayment Plans (Private)	58
Hospital Prepayment Plans (Provincial) .....	58
Hospitals .....	57-8, 85
Hours of Work .....	54-5
Household Science Schools .....	23
Housing .....	31-5
Building .....	33-4
Buying .....	34-5
Renting .....	31-2
Hunting Licenses .....	30, 46
Identification, Means of .....	5, 6, 8, 13
Immigration Offices .....	1, 53, 106-7
Regional Offices .....	106-7
Income Tax .....	8, 56, 68, 80-2
Indigent Hospital Patients .....	57, 58
Inoculation .....	59, 60
Instalment Plan .....	14-15
Insurance .....	35-9
Insurance Companies .....	33, 35
Insurance (Parcel Post) .....	66
Interest Charge .....	14
Interest Rates—	
Bank Accounts .....	3, 68
Bank Loans .....	7
Kindergarten .....	22
Kitchen Privileges .....	32
Labour Unions .....	48, 51, 53, 56
Landlords .....	32
Language and Citizenship Classes .....	40
Lawyers .....	11, 12, 34, 41-2, 53
Lease .....	32
Legal Services .....	41-2
Lending Libraries .....	43
Libraries .....	42-3
Lending .....	43
Public .....	42-3
Regional .....	43
Specialized .....	43
University .....	43



	PAGE
Licences .....	44-8
Building .....	44
Business .....	47
Bicycle .....	45
Dog .....	45
Fire-Arms .....	30, 46
Fishing .....	46
Hunting .....	46
Liquor .....	46, 78
Marriage .....	46
Motor Vehicle Operators' .....	44
Motor Vehicle Ownership .....	45
Professional .....	47, 52
Radio .....	47
Shop .....	47
Television .....	47
Trade .....	47
Life Insurance .....	37-8
Light Housekeeping Privileges .....	32
Limited Payment Life Insurance .....	37, 38
Liquor Licences .....	46, 78
Loan Companies .....	10, 33
Loans—	
Assisted Passage .....	48
Bank .....	7
Farm .....	12
Loan Companies .....	10, 33
Mortgage .....	10, 33
Local Transportation .....	102-3
Location of Post Offices .....	63
Long Distance Telephone Calls .....	88
Long Measure .....	104
Lost Articles—	
Air .....	99-100
Bus .....	102
Train .....	97
Lumber Industry .....	50
Machinists .....	51
Magneto Telephones .....	25, 87
Mail Couriers .....	44, 70
Mail Delivery .....	69
Mail Order Buying .....	16-17, 68
Mail Order Catalogues .....	16, 17

	PAGE
Manual Telephones .....	25, 87
Marriage Licences .....	46
Meals—	
Air .....	98
Bus .....	102
Train .....	97
Measures .....	104-5
Medical and Health Services .....	57-61
Medical Assistance .....	26
Medical Expenses (Receipts for) .....	81
Minimum Wages .....	55
Minors, Employment of .....	55
Money, Sending Away .....	7-8, 28, 67, 85
Money, Transfer by—	
Cable .....	8, 28, 85
Mail .....	8, 28
Telegraph .....	8, 85
Money Orders .....	8, 17, 29, 67, 69
Mortgage Loans .....	10, 33
Mothers' Allowances .....	72
Motor Vehicle Licence Bureau .....	91
Motor Vehicle Mechanics .....	51
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	45
Motor Vehicles (Transfer of Ownership) .....	45
Moving Vans .....	30
Municipal Health Departments .....	57
Municipal Health Officer .....	59
Municipal Police .....	27, 91
Municipal Taxation .....	83
National Employment Service .....	47, 48-50, 51, 52, 53, 54, 73, 74
National Housing Act .....	33
Night Letters .....	83
Notaries .....	11, 12, 34, 41-2
Nurse-Training Schools .....	22
Nurses .....	53
Oath of Allegiance .....	20
Offer to Purchase .....	34
Order of St. John .....	76
Ordinary Life Insurance .....	37-8
Ordinary Mail Rates .....	64

	PAGE
Ordinary Telegrams .....	84
Out-Patients Departments .....	57
Paid up Policy .....	37, 38
Painters .....	51
Parcel Post .....	28, 66
Party Lines—	
Rural .....	87
Urban .....	85, 87
Pass Books .....	4, 68
Passports .....	5, 13, 62
Payroll Deduction Plan .....	56
Penalties—	
Infractions of Traffic Regulations .....	92
Insufficient Postage .....	64
Late Filing of Income Tax .....	81
Permits, <i>see</i> Licences	
Person-to-Person Calls .....	88
Pharmacists .....	53
Pistols .....	31
Plasterers .....	51
Plumbers .....	51
Police Department .....	25-7, 30, 84
Poliomyelitis .....	58
Post Office .....	8, 16, 63-70
Post Office Savings Bank .....	2, 68
Postage Rates .....	64-5
Postage Stamps .....	64, 69, 70
Postal Money Orders .....	67
Postcards .....	64
Premiums .....	37, 38, 56
Primary Schools, <i>see</i> Elementary Schools	
Printing Trades .....	51
Private Schools .....	23
Professional Licences .....	47, 52
Professional Requirements .....	52
Property Damage Insurance .....	36
Property Tax .....	83
Provincial Insurance Plans .....	39
Provincial Licensing Bodies .....	52
Provincial Police .....	27, 31, 91
Provincial Taxation .....	82-3
Public Health Nurses .....	60-1
Public Liability Insurance .....	36
Public Telephones .....	88-9



	PAGE
Qualifications for Voting .....	21
Radio (Transmitter) Licences .....	47
Railway Freight .....	29
Real Estate Agents .....	34
Receiver General of Canada .....	81
Refunds on—	
Air Tickets .....	98
Bus Tickets .....	101
Train Tickets .....	94-5
Regional Libraries .....	43
Registrar of Canadian Citizenship .....	20
Registration of Mail .....	67
Relatives, Admission to Canada .....	1
Religious Marriage Ceremony .....	46
Renting—	
Apartment .....	31-2
House .....	31-2
Room .....	31-2
Renunciation of Foreign Nationality .....	20
Reservations—	
Air .....	98
Bus .....	101
Train .....	94-5
Return Fares—	
Air .....	98
Bus .....	101
Train .....	94
Revolvers .....	31
Rifles .....	30
Room and Board .....	32
Royal Canadian Mounted Police .....	27, 31, 91
Sales Tax .....	80, 82
Salvation Army .....	75
Savings Accounts .....	3, 4
Scholarships .....	24
School Holidays .....	21
Schools .....	21-3
Seasonal Benefits (Unemployment Insurance) ....	73
Seasonal Unemployment .....	50
Security for Loans .....	7
Self-Service Stores .....	15-16
Self-Teaching Materials .....	40

	PAGE
Service Clubs .....	76
Settlement Officers .....	10, 11, 12, 13, 48, 49, 106
Shop Licences .....	47
Shopping Hours .....	16
Shotguns .....	30
Social and Welfare Services .....	70-6
Social Customs .....	77
Solicitors .....	41
Special Delivery .....	66
Specialized Libraries .....	43
Speed Limit .....	91
Spirits .....	77-80
Square Measure .....	105
Stamp-Vending Machines .....	64
Standard Time .....	89-90, 93, 98, 102
Station-to-Station Calls .....	88
Stone Masons .....	51
Stores .....	15-17
Streetcars .....	102
Subletting .....	32
Succession Duties .....	80, 82
Summer Employment .....	24
Summer Schools .....	25
Tailors .....	51
Taverns .....	79
Tax Assessors .....	62
Taxation .....	80-3
Federal .....	80-2
Provincial .....	82-3
Municipal .....	83
Taxis .....	103
Teachers-Training Schools .....	22, 23
Technical Institutes .....	51
Technical Schools .....	22, 23
Telegrams .....	83-4
Day Letter .....	83
Night Letter .....	83
Ordinary .....	84
Telephone Directory .....	26, 85-6, 87
Telephone Operator .....	25-6, 27, 86, 87, 88
Telephones .....	25-6, 85-9
Television (Transmitter) Licences .....	47

	PAGE
Term Insurance .....	38
Tickets—	
Air .....	98-9
Bus .....	101
Train .....	92, 94-6
Time Zones .....	89
Timetables .....	93, 97, 100
Trade Licences .....	47
Trade Schools .....	51
Trade Unions, see Labour Unions	
Traffic Regulations .....	91-2
Train Accommodation .....	93-5
Trans-Canada Air Lines .....	97, 99, 100
Travel .....	92-102
Air .....	97-100
Bus .....	100-2
Train .....	92-7
Travellers' Aid .....	93
Travellers' Cheques .....	9, 29
Trucking Companies .....	29
Trust Companies .....	2, 33
Tuberculosis .....	58
Twelve-Hour Clock .....	90, 93, 98, 102
Unemployment Insurance .....	56, 73-4
Unemployment Insurance Book .....	73-4
Unemployment Insurance Stamps .....	68, 73-4
Unfurnished Rooms .....	31
Universities .....	24, 25
University Libraries .....	43
University Loan Funds .....	24
Vaccination .....	59, 60
Venereal Disease .....	58, 59
Victorian Order of Nurses .....	60-1, 75
Visas .....	62-3
Vocational Guidance .....	52
Vocational Schools .....	51
Vocational Training .....	51
Voluntary Organizations .....	40, 70, 75-6
Wages .....	54-5
Water Freight .....	30
Water Meters .....	62



	PAGE
Week-End Fares (Trains) .....	94
Weights .....	104
Welders .....	50
Welfare Councils .....	71, 75-6
Wills .....	41-2
Wine .....	78-9
Workmen's Compensation .....	56, 74-5
Workmen's Compensation Act .....	75
Y.M.C.A. ....	76
Y.W.C.A. ....	76
"Yellow Pages" .....	86
Young Men's Hebrew Association .....	76
Young Women's Hebrew Association .....	76

# CANADA

(Exclusive of northern regions)

Scale of Miles

100 50 0 100 200 300 400

REFERENCE

Common Capital  
Provincial Capital  
Raily Main Lines  
Trans-Canada Air Lines  
Other A. Lines

•  
•  
—  
—  
—



# DISTANCES BETWEEN PRINCIPAL POINTS IN CANADA.\*

NOTE.—Generally, the distances given are the shortest by railway.

A knowledge of distances in miles between principal points constitutes very useful information in these days of wide travel, but when an attempt is made to compile such data difficulties are at once encountered. Railway distances are the logical choice even though road distances are of increasing interest to a vast body of travellers by automobile and are a useful alternative. Railway distances represent usually the shortest practicable land distances between two points and even to-day the bulk of freight and passenger traffic is by rail. Again, distances by air (sometimes called "bee line" distances) are only useful in practice to those who travel by air. This is a growing phase of transportation, of course, but has not yet assumed such proportions that its tabulation should displace the more usual one. Again, it is not a difficult matter to estimate air-line distances from a map made to convenient scale, whereas the ordinary reader is not able to obtain railway distances easily.

Even though it be decided to adopt railway distances as most useful, it is necessary to decide whether the most travelled route between two places or the shortest railway route should govern. In the tables given below, the distances between points are the shortest distances by railway and not necessarily the most travelled routes or the routes by which main trains travel. They are compiled principally from the railway time tables. The main table includes the capital of each province and some of the main shipping points chosen principally, but not altogether, by population; the subsidiary tables include distances of local importance. Included in the distances from Charlottetown is the distance from Borden to Cape Tormentine over which the trains are transported by ferry; similarly, the train ferry distance between Mulgrave and Point Tupper is included in the distance from Halifax to Sydney. In the main table all the distances from Victoria include the distance travelled by boat from Victoria to Vancouver. However, wherever possible, railway distances only are used. In certain distances from Three Rivers and from Quebec it is possible, by the use of ferries, to travel by shorter routes than those given in the tables, the rail route only being taken in these cases.

Where boat routes are given, the best approximation of the distance travelled is used.

The air-line distances used are not necessarily the straight-line distances between points, but are the distances over the routes usually travelled by aeroplanes in good weather.

Place	St. John's	Charlottetown	Halifax	Moncton	Saint John	Fredricton	Quebec	Montreal	Sherbrooke	Three Rivers	Ottawa	Kingston	Toronto	Hamilton	London	Windsor	Fort William	Winnipeg	Brandon	Calgary	Edmonton	Vancouver	Victoria	Prince Rupert	
St. John's	0	894	111	994	1081	1099	1467	1859	1841	1545	1663	1735	1886	1925	2001	2111	2321	2817	2951	3066	3172	3288	3610	4151	4574
Charlottetown	894	0	232	126	215	230	600	884	583	677	765	857	1018	1057	1133	1243	1653	1970	2094	2229	2305	2421	2772	2781	3498
Halifax	111	232	0	189	272	292	667	740	646	740	858	920	1081	1170	1196	1306	1716	1912	2091	2165	2447	2681	2814	2815	3560
Moncton	994	126	189	0	89	104	451	558	457	551	669	731	892	911	1007	1117	1527	1823	1957	2202	2178	2424	2645	2674	3286
Saint John	1081	215	292	89	0	403	454	557	451	545	663	724	885	904	1000	1110	1520	1816	1950	2195	2171	2417	2638	2667	3279
Fredricton	1099	230	292	104	403	0	403	454	357	451	569	631	792	811	907	1017	1427	1723	1857	2102	2078	2324	2545	2574	3186
Quebec	1467	600	667	475	476	403	0	167	127	78	280	342	501	520	616	726	1136	1432	1566	1811	1787	2033	2254	2283	2895
Montreal	1859	884	747	558	557	457	167	0	101	95	111	144	204	223	319	429	839	1135	1269	1514	1490	1736	1957	1986	2598
Sherbrooke	1545	669	646	457	375	353	127	101	0	3	156	112	174	193	289	399	799	1095	1229	1474	1450	1696	1917	1946	2558
Three Rivers	1663	765	740	558	457	353	127	101	3	156	112	174	193	289	399	495	895	1191	1325	1570	1546	1792	2013	2042	2654
Ottawa	1735	857	765	558	457	353	127	101	101	95	111	144	204	223	319	429	525	925	1221	1355	1600	1576	1822	2043	2684
Kingston	1886	920	811	631	569	463	127	101	95	111	144	204	223	319	429	525	925	1221	1355	1600	1576	1822	2043	2684	3295
Toronto	1925	1011	904	724	663	569	127	101	95	111	144	204	223	319	429	525	925	1221	1355	1600	1576	1822	2043	2684	3295
Hamilton	2001	1117	1007	811	724	663	127	101	95	111	144	204	223	319	429	525	925	1221	1355	1600	1576	1822	2043	2684	3295
London	2111	1306	1196	1007	904	811	724	663	569	463	369	275	385	495	605	715	825	935	1045	1155	1265	1375	1485	1595	1705
Windsor	2321	1527	1417	1221	1117	1017	904	811	724	663	569	463	369	275	385	495	605	715	825	935	1045	1155	1265	1375	1485
Fort William	2817	1957	1847	1641	1537	1432	1325	1221	1117	1017	904	811	724	663	569	463	369	275	385	495	605	715	825	935	1045
Winnipeg	2951	2094	1984	1778	1674	1569	1463	1357	1252	1147	1042	937	832	727	622	517	412	307	202	107	12	17	27	37	47
Brandon	3066	2229	2119	1913	1809	1704	1598	1492	1387	1282	1177	1072	967	862	757	652	547	442	337	232	127	22	32	42	52
Calgary	3172	2305	2195	2000	1895	1790	1685	1580	1475	1370	1265	1160	1055	950	845	740	635	530	425	320	215	110	20	30	40
Edmonton	3288	2424	2314	2119	2014	1909	1804	1699	1594	1489	1384	1279	1174	1069	964	859	754	649	544	439	334	229	124	24	34
Vancouver	3610	2772	2660	2465	2360	2255	2150	2045	1940	1835	1730	1625	1520	1415	1310	1205	1100	995	890	785	680	575	470	365	460
Victoria	4151	3498	3498	3286	3186	3086	2986	2886	2786	2686	2586	2486	2386	2286	2186	2086	1986	1886	1786	1686	1586	1486	1386	1286	1186
Prince Rupert	4574	4017	4017	3810	3710	3610	3510	3410	3310	3210	3110	3010	2910	2810	2710	2610	2510	2410	2310	2210	2110	2010	1910	1810	1710

From Halifax —	217	From St. John's —	236	Sault Ste. Marie —	439	From Regina —	217	From Waterways —	312	From Vancouver —	251
to Yarmouth —	289	to Edmundston —	276	Sixty Lookout —	955	to Moose Jaw —	412	to Resolution (by boat) —	512	to Kamloops —	651
Glace Bay —	304	Campbellton —	83	Cochrane —	479	to Swift Current —	40	to Norman (by boat) —	1,600	to Prince George —	546
New Glasgow —	107	St. Stephen —	89	Kenora —	1,105	Prince Albert —	217	to Alkerville (by boat) —	507	to Whitehorse (by boat) —	1,082
Port aux Basques —	340	From Montreal —	89	Cobalt —	330	North Battleford —	239	to Fort McMurray —	235	to Dawson (part by boat) —	1,471
(by boat)	625	to Shawmigan Falls —	35	Yorkton —	485	Yarmouth —	133	to Fort Smith (air-line) —	235	to From Victoria —	1,471
St. John's —	625	St. Hyacinthe —	537	Moosonee —	666	From Calgary —	176	to Yellowknife (air-line) —	426	to Nanaimo —	1,471
(by boat)	625	Noranda —	537	From Winnipeg —	54	to Medicine Hat —	127	From Vancouver —	507		
		From Toronto —	64	to Portage la Prairie —	54	Lethbridge —	127	to Trail —	507		
		to Bramford —	71	Brandon —	560	Red Deer —	93				
		St. Catharines —	62	From Edmonton —	236						
		Kitchener —	62	to Jasper —	236						
		Chatham —	77	to Peace River —	236						
		Port Huron —	77	to Grande Prairie —	236						
		North Bay —	77	to Waterways —	236						
		by boat —	411								

\*Prepared under the direction of B. W. Waugh, Surveyor General, Department of Mines and Technical Surveys, Ottawa.





EDMOND CLOUTIER, C.M.G., O.A., D.S.P.  
QUEEN'S PRINTER AND CONTROLLER OF STATIONERY  
OTTAWA, 1958

H 15

GOVT PUBNS

# Handbook for Newcomers







GOVT PUBNS

# HANDBOOK *for* NEW COMERS



Prepared by  
Canadian Citizenship Branch  
Department of Citizenship and Immigration  
Ottawa, Canada

*First published Feb. 1954*  
*Revised Jan. 1955, Oct. 1955, Dec. 1956, Jan. 1958*  
*This edition revised to Jan. 1959*

THE QUEEN'S PRINTER AND CONTROLLER OF STATIONERY  
OTTAWA, 1959

Cat. No. Ci 51-359



## Table of Contents

	PAGE
Admission of Relatives to Canada .....	1
Banks and Banking .....	1
Banks and Similar Institutions .....	1
Banking Practice .....	2
Banking Hours .....	2
Bank Accounts .....	3
Opening an Account .....	3
Deposits and Withdrawals .....	4
Cheques .....	5
Advice from your Bank Manager .....	6
Borrowing Money from the Bank .....	7
Sending Money Away .....	7
Receiving Money by Mail .....	8
Travellers Cheques .....	9
Safety Deposit Boxes .....	9
Bank of Canada .....	9
Loan Companies .....	10
Buying a Business or a Farm .....	10
Buying a Business .....	10
Buying a Farm .....	12
Buying Practice in Stores .....	13
Payment in Cash .....	13
Payment by Cheque .....	13
Buying on Credit .....	13
Shopping Practice .....	15
Better Business Bureaux .....	17
Churches .....	17
Citizenship .....	18
Education .....	21
Starting School .....	21
Elementary Schools .....	22
Secondary Schools .....	22
Private Schools .....	23
Advanced Technical Schools .....	23

## Contents—cont.

	PAGE
Agricultural Colleges .....	24
Universities and Colleges .....	24
Adult Education .....	24
Emergencies .....	25
How to Call for Medical Assistance .....	26
How to Turn in a Fire Alarm .....	26
How to Obtain Police Assistance .....	27
Express and Freight .....	28
Express .....	28
Freight .....	29
Fire-Arms .....	30
Housing .....	31
Renting a Room, Apartment or House .....	31
Building a House .....	33
Buying a House .....	34
Insurance .....	35
Fire Insurance .....	35
Floater Insurance .....	36
Burglary, Robbery and Theft Insurance .....	36
Automobile Insurance .....	36
Life Insurance .....	37
Canadian Government Annuities .....	38
How to Buy Insurance .....	39
Language and Citizenship Classes .....	40
Legal Services .....	41
How to Obtain Legal Help .....	41
Making a Will .....	42
Libraries .....	42
Licences and Permits .....	44
Building Permits .....	44
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	45
Bicycle Licences .....	45

## Contents—cont.

	PAGE
Dog Licences .....	45
Fire-Arms Licences .....	46
Fishing and Hunting Licences .....	46
Liquor Licences .....	46
Marriage Licences .....	46
Professional Licences .....	47
Radio and Television Licences .....	47
Shop and Business Licences .....	47
Trade Licences .....	47
Making a Living .....	48
Employment .....	48
Opportunities for Advancement .....	50
Technical and Professional Occupations .....	52
Collective Bargaining and Labour Organizations .....	53
Wages and Hours of Labour .....	54
Employment of Minors .....	55
Payroll Deduction Plan .....	56
Unemployment Insurance .....	56
Workmen's Compensation .....	56
Medical and Health Services .....	57
How to Obtain the Services of a Doctor .....	57
Hospitals .....	58
Prepayment of Hospital and Medical Services ..	58
Clinics .....	59
Special Health Services for Children .....	60
Public Health Nurses .....	60
Dentists .....	61
Municipal Services .....	62
Passports, Certificates of Identity, and Visas .....	62
Post Office .....	63
Location .....	63
Hours .....	63
Penalty for Insufficient Postage .....	64



## Contents—cont.

	PAGE
Articles not Permitted in Mail .....	64
Classes of Mail .....	64
Special Delivery .....	66
Registration .....	67
Money Orders .....	67
C.O.D. (Cash on Delivery) .....	68
Post Office Savings Bank .....	68
Other Functions .....	68
Mail Delivery .....	69
Posting Letters and Parcels .....	69
Social and Welfare Services .....	70
Family and Child Welfare .....	70
Family Allowances .....	71
Family Assistance .....	71
Mothers' Allowances .....	72
Unemployment Insurance .....	73
Workmen's Compensation .....	74
Old Age Security .....	75
Voluntary Organizations .....	76
Social Customs .....	77
Spirits, Wine and Beer .....	78
Taxation .....	80
Federal .....	80
Provincial .....	83
Municipal .....	83
Telegrams and Cables .....	83
Telegrams .....	83
Cables .....	84
Sending a Message .....	84
Receiving a Message .....	85
Sending Money Away .....	85
Telephones .....	85
Telephone Directory .....	86
Types of Telephones .....	86
Urban Party Lines .....	88
Long Distance .....	88
Public Telephones .....	89

## Contents—cont.

	PAGE
Time .....	89
Time Zones .....	89
Standard Time and Daylight Saving Time .....	90
Twelve-Hour Clock .....	90
Traffic Regulations .....	91
Travel .....	92
By Train .....	92
Times of Trains .....	93
Travellers' Aid .....	93
Types of Accommodation .....	93
Tickets and Reservations .....	94
Baggage .....	96
Meals .....	97
Lost Articles .....	97
By Air .....	97
Reservations .....	98
Fares .....	98
Ground Transportation .....	99
Baggage .....	99
Lost Articles .....	99
By Bus .....	100
Terminals and Stops .....	100
Fares .....	101
Tickets .....	101
Time .....	102
Baggage .....	102
Lost Articles .....	102
Meals .....	102
Local Transportation .....	102
Buses and Streetcars .....	102
Taxis .....	103
Weights and Measures .....	104
Appendix: Offices of the Department of Citizenship and Immigration .....	106
Index .....	108





## **Admission of Relatives to Canada**

IF YOU are interested in making arrangements for the admission to Canada of members of your family, or if you have any questions concerning immigration matters, you should visit or write to the nearest Immigration Office for advice and assistance.\*

*NOTE: All matters pertaining to immigration are handled free of charge by the Canadian Immigration authorities.*

## **Banks and Banking**

### **Banks and Similar Institutions**

The most important banking institutions in Canada are the chartered banks which do business under charters or licences granted by the Parliament of Canada. They operate under one law, the Bank Act, and this gives uniformity to banking across the country. As a result of a series of amalgamations during the past fifty years there are now only nine chartered banks in Canada.\*\* Most of them have a widespread system of branches throughout the country. This means that you will find a branch of one or more of these banks in most communities, except some of the very small centres. The branch system of banking enables you to have your money transferred from one branch to another branch of the same bank, perhaps in quite a different part of the country, without the necessity of opening a new account.

---

\*See Appendix, p. 106.

\*\*Bank of Montreal, Bank of Nova Scotia, Toronto-Dominion Bank, Provincial Bank of Canada, Canadian Bank of Commerce, Royal Bank of Canada, Banque Canadienne Nationale, Imperial Bank of Canada, Mercantile Bank of Canada.

In addition to the chartered banks there are other types of banking institutions in Canada. Co-operative credit unions, which pool the savings of members and also make loans to them, have been established in all the provinces. In the province of Quebec there are two Quebec savings banks which operate under federal charter. Institutions for the deposit of savings are operated by the provincial governments in Newfoundland, Ontario and Alberta. Post Office Savings Banks\* are to be found at post offices in many centres. In addition, savings may be deposited in the savings departments of trust and loan companies.

## **Banking Practice**

The banking procedure which is described in the following paragraphs applies particularly to the chartered banks. But the practice is roughly the same in the other banking institutions mentioned above. The latter are, however, primarily for savings, while the chartered banks supply a complete range of banking services.

## *Banking Hours*

Banks are open only at certain hours. In many of the cities and large towns they are closed all day Saturday but in the smaller communities they usually remain open on Saturday morning. Banks that are closed on Saturday have the following week-day hours: Monday to Thursday, 10.00 a.m. to 3.00 p.m.; Friday, 10.00 a.m. to 3 p.m. and 4.30 p.m. to 6.00 p.m. Other banks (i.e. those that are open on Saturday morning) have the following hours: Monday to Friday, 10.00 a.m. to 3.00 p.m.; Saturday, 9 a.m. to 11 a.m.

---

\* See Post Office, p. 68.

## *Bank Accounts*

There are two kinds of bank accounts: savings accounts and current accounts.

A *Savings Account* may be opened with a deposit as little as \$1.00. Although it is intended primarily for savings, cheques\* may be drawn against it. If the number of cheques exceeds the limit set by the bank, a small service charge for each additional cheque may be made.

Interest is paid twice yearly at the prevailing rate which at present is  $2\frac{3}{4}$  per cent on the minimum quarterly balance.

A savings account provides an excellent means of saving a proportion of your income for the payment of rent, taxes, insurance premiums, and for future investments.

A *Current Account* is used by practically all business men and firms in the transaction of their business. But it is also useful to anyone who uses a large number of cheques. Cancelled cheques are returned to you at the end of each month and serve as receipts.

As much work and expense are involved in the operation of a current account, it is not the practice to allow interest, and on accounts where the sum on deposit is small in relation to the work involved in operating the account, a nominal monthly charge is made to pay for the stationery and service.

## *Opening an Account*

Your money will be much safer in a bank than in your own home or on your person and you are strongly advised to open a bank account as soon as you reach your destination in Canada.

---

\*See p. 5.



Opening a bank account is a very simple matter and any member of the bank staff will be glad to help you.

A deposit slip showing the amount of your first deposit will be made out and you will be asked to give your full name, address, and occupation. In the case of a married woman it is customary to obtain the husband's name and occupation.

You will also be asked to give the bank a specimen signature exactly in the manner in which you intend to sign cheques and withdrawal forms. This signature is kept for comparison and will serve as a means of protecting you from anyone who might attempt unlawfully to withdraw money from your account.

You will then be given a pass book showing the amount of money you have deposited. You will also be supplied with a book of cheques. The pass book is kept by you and all deposits and withdrawals are entered in it by the bank for your information.

In the case of a savings account it is desirable to present the pass book at the time when a deposit or withdrawal is made. This is not necessary in the case of a current account, but the pass book for a current account should be left at the bank at frequent intervals to be brought up to date.

### *Deposits and Withdrawals*

Every time you wish to make deposits of money (cheques, drafts, money orders, bills, coin), you call at the bank and make out a deposit slip similar to the one used when you opened your account. You then hand the money, deposit slip, and pass book to a teller and the deposit will be entered in your book.

If you wish to withdraw money from your account, make out a withdrawal slip or a cheque made payable to yourself and present it to the teller who will give you the required amount.

In requesting a withdrawal from a branch or bank other than the one in which your account is kept, you are asking a special favour. In case of an emergency, tell the bank official your story, give him your bank account number, show him a document which will identify you and he will assist you if at all possible. You can best identify yourself by means of a passport, driver's licence or other official document on which your signature is shown.

### *Cheques*

A cheque is an order drawn on your bank to pay a stated sum of money out of your account to the person named on the cheque.

In Canada the cheque is a universally recognized means of payment. It is one of the safest and most convenient methods of handling money.

*Writing Cheques*—In writing a cheque the following points are important:

1. Write in ink, not by typewriter or even in indelible pencil, as either of the latter may be altered.
2. Always date your cheque.
3. Always, if possible, give the Christian name or initials as well as the surname of the person to whom the cheque is made payable, i.e., the payee.
4. Write the amount to be paid in words and also in figures.
5. In the space where you write the amount in words, begin at the extreme left, leaving no room for alteration. The words should almost join each other, and any blank space following the amount should be filled with a heavy line. The figures should also begin as close to the dollar mark as possible.

6. Your signature at the right-hand bottom corner should always be written in the same way as your specimen signature in the possession of the bank.

If you would like further assistance in writing a cheque, any member of the bank staff will be glad to help you.

*Payment of Cheques*—When you receive a cheque payable to yourself always take it to the bank where you have your account, even if the cheque is drawn on some other bank.

If you are out of town, or for any other reason cannot take the cheque to your own bank, be sure that you have a means of identifying yourself at another bank. Even at another branch of your own bank a means of identification is necessary.

Every cheque on being presented for payment must be endorsed (i.e. signed) on the back by the person to whom it is made payable. It must be endorsed in exactly the same way as the name appears on the face of the cheque. Even if the name is misspelt on the face of the cheque it must be misspelt in the endorsement, with the correct signature beneath the misspelt one.

Cheques drawn on a bank in another town are usually subject to a charge called "exchange". When a bank cashes a cheque for you on an out-of-town bank, it must collect the funds from that bank. The exchange charge is to help reimburse the bank for the costs involved.

### *Advice from your Bank Manager*

The manager of the bank in which you choose to open an account will be very helpful in giving you advice and assistance on all business and financial matters. In fact, before engaging in any major business transaction it is always wise to consult him.



## *Borrowing Money from the Bank*

If you have occasion to borrow money, you should call on your bank manager and talk the matter over with him. Tell him the amount and purpose of the loan required and the security which you can offer.

In a general way, it may be said that among the best forms of security are bonds and shares, such as government and municipal bonds, corporation stocks, and high-class stocks quoted on the stock exchange.

Another form of security is to obtain a guarantor or endorser who will pledge himself to pay back the loan in case the borrower fails to do so in the stipulated time.

On the loan advanced by the bank you are charged a reasonable rate of interest. This is normally about 6 per cent depending on the type of security which you have been able to provide.

Personal loans to salaried men and women, to wage-earners, and to business and professional people may also be obtained for any useful purpose, for example, an emergency or a business opportunity. When you have told the manager your story and shown him that your credit standing is good, that the purpose of the loan is sound, that you have an assured income with which to repay the loan, he will provide the money. Repayments can be arranged on a basis of monthly instalments. Typical interest rate is 6 per cent.

## *Sending Money Away\**

If you wish to send money to any place in Canada or abroad, your bank offers a safe and reliable means of carrying out this transaction. There is no limitation on the amount of money you may send. This may

---

\*See also "Express", p. 28 and "Post Office", p. 67.

be done by cheque, money order or bank draft. When sending money outside Canada for the support of relations, a receipt for the amount forwarded should be retained by you for income tax purposes.\*

A *Bank Money Order* is a kind of cheque drawn on a bank for the sending of money by mail. Money orders for any amount up to \$100 may be bought at any bank for a small charge. They may be sent to any destination in Canada, the United States or the United Kingdom and are payable at any bank.

A *Bank Draft* is an order issued by a bank instructing one of its branches or banking correspondents to pay a sum of money to the person named therein.

Drafts for an unlimited amount of money may be bought at any bank. They are payable at any point in Canada where there is a bank, or they may be used for sending money to other parts of the world.

*Telegraphic, Cable or Mail Transfers of Money\*\** may also be arranged through your bank. The bank will send money by mail or telegraph to any part of Canada or the United States, or by mail or cable to any part of the world.

### *Receiving Money by Mail*

If money is sent to you by bank money order, draft, or telegraphic cable or mail transfer, it is desirable to take the document to your own bank for payment, even if it is drawn on another bank. If this is not convenient, you may take it to another bank but you must have a positive means of identification.

If a money order is sent to you when you are living in a small village where there is no bank, you can usually cash it at a store, post office, or railway ticket office.

---

\*See also "Taxation", p. 81.

\*\*See also "Express", p. 28 and "Telegrams", p. 85.

## *Travellers Cheques\**

As long as you are travelling about the country a safe and convenient way of carrying your money is in the form of travellers cheques which may be bought at your bank. They may be used much like cash in Canada and most other countries. When you buy travellers cheques you must sign each one in the presence of the clerk at the bank. Then, when you cash a cheque you must sign it once more in the presence of the cashier, who is thus able to compare the two signatures before issuing the money. Travellers cheques are therefore useless to the thief or finder if stolen or lost.

## *Safety Deposit Boxes*

Banks rent safety deposit boxes for a nominal charge. Securities, deeds, insurance policies, and other documents or small articles of value may be kept in this box as a safeguard against theft, fire, and other hazards. If you rent a box you are the only one who has access to it. The boxes are available during banking hours.

Where the number of securities is small and would not warrant the renting of a safety deposit box, safe-keeping facilities are available at all banks, the charge being calculated on the number and size of the pieces lodged.

## **Bank of Canada**

You will notice that Canadian bank notes bear the name of the Bank of Canada. This is an institution operated by the government and is Canada's central bank. It does not transact business with the general

---

\*See also "Express", p. 29.



public. Its functions include the issuance of bank notes and the control and regulation of credit and currency.

## **Loan Companies**

Large loan companies in Canada operate under government charter. Their principal function is the lending of money on first mortgage security.

As well as the large loan companies, there are four licensed small loan companies which have branches in many communities. They make loans, usually not exceeding \$500, on the promissory notes of the borrower, additionally secured in most cases by endorsements or chattel mortgages.

## **Buying a Business or a Farm**

### **Buying a Business**

Should you be interested in buying a business, it might be wise if you accepted employment in a similar enterprise for a short period beforehand so as to gain some experience in Canadian ways of operation.

When you feel you are ready to buy a business, and are in possession of some funds of your own, Settlement Officers of the Department of Citizenship and Immigration\* can be of definite assistance to you in many ways. The ones in your area are in personal contact with the local municipal authorities, Chambers of Commerce, and Boards of Trade, which are often willing and able to help you. Settlement Officers can get you appointments with local officials and business men and supply information which you would otherwise find difficult to obtain. They are

---

\*See Appendix, p. 106.



well informed on specific business opportunities available in their areas, and can therefore suggest to you which ones might be worth investigating. The Settlement Officers will also be able to advise you which licences you will require to operate your business.\*

When you have found a business that looks like a promising investment it will be to your advantage to begin negotiations in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will also assist you in obtaining the services of a lawyer (or, in the Province of Quebec, a notary) to look after your legal interests. The expense involved will be worth while since you will then have assurance that all the legal requirements of the transaction have been properly met. Before committing yourself by signing any documents connected with the purchase, you must be quite sure that they are properly drawn up and meet with your complete approval. The Settlement Officer together with the lawyer or notary will be of great help in dealing with this and other matters pertaining to the transaction.

After you are in possession of your business, the Settlement Officer will be pleased to assist you further in such matters as the procurement of raw materials and the establishment of markets. (Note: In establishing a *new* business, you should follow in large measure the same procedure as outlined above.)

---

\*See "Licences and Permits", p. 47.

## **Buying a Farm**

If you intend to become settled on a farm of your own, it would be wise first to get one or more years' experience in Canadian farming methods by taking employment on a farm. When you feel ready to purchase a farm, and are in possession of some funds of your own, the Department of Citizenship and Immigration can be of great help to you through its experienced Settlement Officers.\*

Settlement Officers can give you information on such matters as farms available for sale or rent, soil analysis, evaluation of farms and suitable terms of purchase or rent; advice as to suitable crops, machinery, equipment and buildings, housing plans, marketing problems and many other matters of a similar nature.

When you have found a farm which suits your requirements, it will be to your advantage to begin negotiations only in the closest consultation with the Settlement Officer. Before making any verbal, written or financial commitments, it is always desirable to obtain his advice.

The Settlement Officer will be able to advise you on matters regarding farm credit. A number of federal and provincial government agencies are engaged in the assistance of agricultural settlement by means of farm loans, farm improvement loans and other aids.

In order to have the assurance that all the legal requirements connected with the purchase of your farm are being met, it is usually advisable to obtain the services of a lawyer (or, in the Province of Quebec, a notary). The Settlement Officer will be pleased to advise you on this matter.

---

\*See Appendix, p. 106.

NOTE: Do not hesitate to communicate with your nearest Immigration Office before taking any action that will affect your future settlement in this country. Settlement Officers are ready at all times to advise and help you.

## **Buying Practice in Stores**

You will find that Canadian shops and stores have a great variety of goods for sale. Payment for purchases may be made in a number of ways, depending on the type and value of the goods you purchase, and on the policy of the store in this regard.

### **Payment in Cash**

Purchases in any store may be paid for in cash. Some stores, in fact, require that payment be made in cash. The latter include large grocery chain stores, so-called "five and ten cent" stores, and restaurants.

### **Payment by Cheque**

Many stores and shops will accept payment by cheque. If you have a bank account and you want to pay by cheque,\* the sales clerk will ask you for an identification paper on which your signature is shown, such as a passport or driver's licence. The signature on the cheque may then be compared with the one on the identification paper. You will also be asked to write your address on the cheque.

### **Buying on Credit**

The various ways of buying on credit are a convenient means of obtaining the use of household effects or other articles before you have paid for them in full. One method is the *charge account*,

---

\*See "Banks and Banking", p. 5.



which gives you thirty days' interest-free credit. Under the charge account system, you buy, and at the end of the month you receive the bill, which you must normally pay in full within thirty days.

Another method of purchasing articles is the *installment plan* which permits you to obtain the goods at once and spread out your payments over a considerable period of time. Articles obtained in this way remain the property of the seller, to whom you must make regular weekly or monthly payments, until the total price plus interest (usually called "carrying charge") has been paid. Before a sale on the installment plan is made to you, you are usually required to make a "down payment" of ten or more per cent of the total price of the article. Furthermore, you are required to sign an agreement to abide by the conditions of payment. You will also find in many instances that the seller will want a considerable amount of personal information from you to make sure that you will be able to pay for your purchase.

Other methods of payment for goods bought on credit also exist, and are given different names by the various stores using them. The underlying principle of all these methods is that monthly payments are made by the customer to the store. Such payments entitle him to credit up to a fixed amount. An interest charge is made on most of these credit plans.

Some stores have an arrangement whereby you may open an account by depositing a certain amount of money, and you may thereafter at any time obtain goods up to the value of your deposit. This is really a method of prepayment, and it may also work like a savings account at a bank in that you may get interest paid on your deposit. As your account is



depleted by purchases, you make further deposits to keep the account up to the level at which you want it to be for further purchases.

Buying on credit is very convenient for anyone who finds it difficult to pay cash for certain articles and many Canadians make use of credit buying facilities. Buying on credit makes it possible to extend payments, which may be drawn from current earnings, over a period of weeks or months.

It is, however, entirely your responsibility not to commit more of your earnings to such weekly or monthly payments than you yourself know you can afford. You must not forget that the article you have purchased on the instalment plan is yours only when you have paid the full amount due on it, and that failure to make the payments agreed upon at the time of purchase entitles the seller to repossess the article.

## **Shopping Practice**

Shopping in Canada, you will find, presents no great difficulties. The majority of stores and shops are of the conventional type found elsewhere, with two exceptions. These are self-service stores and drug stores.

*Self-Service Stores*—These are mostly found in the larger cities and towns. The great majority are food stores in which articles are packaged and laid out on shelves. Each article is marked with its price, so that you know exactly what you will have to pay. From these articles you choose what you need, placing them in the wire basket or pushcart which is provided for you at the entrance of the store. When you have collected in your basket everything you wish to buy, you go to one of the cashiers located at the

front of the store. The cashier adds up the total cost of your purchases, and you pay in cash. Your purchases are then put in paper bags or boxes, and you take them home. Many self-service stores have a home delivery service which will deliver your purchase for a small charge.

*Drug Stores*—While drug stores in Canada perform the same type of service as chemists' shops in Europe, they also carry a wide range of merchandise such as toilet articles, photographic supplies, stationery supplies, ice cream, chocolates, cigarettes and soft drinks. Drug stores are located in every city and town, and in almost every village in Canada.

*Shopping Hours*—Shopping hours for stores in Canada vary from place to place, but in most instances business hours in the larger centres are from 9 a.m. to 5.30 p.m. or 6 p.m. Drug stores are usually open in the evenings, and some remain open on Sundays. In some centres, the larger grocery stores operate on a five-day week, being closed on one day in addition to Sundays.

*Mail Order Buying*—Many parts of Canada are thinly populated, and shopping is done in the small, rural "general store" of the nearest village. As the selection of goods for sale in these stores is limited, many Canadians make use of the mail order facilities offered by a number of department stores in the cities.

The department stores which run mail order businesses provide profusely illustrated catalogues in which the articles offered for sale are described. If you live in the country, the local post office, the rural mail courier, or your neighbour will probably be able to give you the address of the nearest mail order office to which you can apply for a catalogue by letter.

If you live near a larger town you will probably find there a mail order office of one of the department stores through which you can place an order. You may pay for your order either by cheque or money order, which you send to the store together with the order form, or you may pay for it when it is delivered to you by the postman\* or the express messenger.

Goods purchased by mail order may also be paid for through various credit plans as explained above. Furthermore, the catalogues of the mail order houses explain the credit facilities offered by them.

### **Better Business Bureaux**

There are in existence in Halifax, Quebec City, Montreal, Ottawa, Toronto, Winnipeg, Calgary, Edmonton, and Vancouver, "Better Business Bureaux" whose purpose is to investigate, on request, cases of suspected dishonest business practices. If you live in or near one of these cities, and think that you have been the victim of such practices, do not hesitate to report it to the Better Business Bureau, which is listed in the telephone directory.

### **Churches**

CANADA is a land of many different denominations and religions. The church in which you have been accustomed to worship will in all probability be represented in this country. But if you have difficulty in finding a church of your own denomination, or one that closely corresponds with it, your fellow countrymen will be able to help you on this point. The Saturday edition of most city newspapers contains

---

\*See "Post Office", p. 68.

a page or two devoted to advertisements inserted by many of the churches, giving their denomination, location, and hours of worship.

You will find that the clergy in Canada are very ready to help you with your problems and glad to give you advice and guidance whenever you ask for it.

Connected with most churches are organizations which are concerned with welfare work, recreation and social activities. In the country the church often forms a flourishing social unit around which the life of the community revolves. In the cities as well, church activities play an important part in the lives of many people, young and old. In both town and country it is easy to join a church group and you will be given a very warm welcome.

## **Citizenship**

IN ORDER to become a Canadian citizen, an alien must meet certain requirements as laid down in the Canadian Citizenship Act. These requirements are:

- (1) He must have been legally admitted to Canada for permanent residence. This is known as being "landed".
- (2) He must have had his place of domicile in Canada for at least five years after having been landed in Canada.

NOTE: There are three important exceptions to the requirement of Canadian domicile. These are:

- (a) Under certain circumstances, a person who has served outside of Canada in the Canadian Armed Forces;



- (b) The wife of a Canadian citizen, provided she has been legally admitted to Canada for permanent residence;
  - (c) A person who had a place of domicile in Canada for twenty years immediately before the first of January, 1947, and was not under an order of deportation of that date.
- (3) He must have lived in Canada for at least one year immediately before the date of his application. This period would count as part of the five years referred to in (2) above.
- (4) He must file an Application for Citizenship with the Clerk of the Court for the judicial district where he lives. This can be done after the requirements outlined in 1, 2 and 3 above have been met, provided the applicant is 21 years of age, or the spouse of and residing in Canada with a Canadian citizen.
- (5) He must appear for examination before the Court. At this examination, the applicant must satisfy the Court that he is of good character; that he has an adequate knowledge of the English or French language; and that he has an adequate knowledge of the responsibilities and privileges of Canadian citizenship.

If the application is approved by the Court and a Certificate of Citizenship is granted by the Minister of Citizenship and Immigration, the applicant will be called to appear before the Court to fulfill the final requirement—

- (6) He must take an Oath of Allegiance to Her Majesty the Queen. At the same time a Declaration of Renunciation of foreign nationality is made in writing.

The Certificate of Canadian Citizenship is then presented to the applicant by the Court. He is now a Canadian citizen.

*Note re Declaration of Intention*—A Declaration of Intention is no longer a requirement under the Act. If, however, a person who has been legally landed wishes to file such a Declaration he may do so, using the prescribed form. The Declaration may be filed with the Clerk of the Court for the county or district where the Declarant lives, with a Citizenship Officer, or with the Registrar of Canadian Citizenship, Ottawa. There are no restrictions with respect to age.

*Note re British Subjects*—A British subject applying for Canadian citizenship is not required, except under certain circumstances, to appear for examination before the Court. The Application for Citizenship may be filed with the Registrar of Canadian Citizenship, Ottawa, after the applicant has had his place of domicile in Canada for at least five years from the date of permanent admission. He must be 21 years of age or more.

The above outline is merely a brief statement of the general requirements for Canadian citizenship. If there is any conflict between this outline and the Canadian Citizenship Act and Regulations, the exact wording of the Act and Regulations will, of course, apply. Further information concerning any specific case may be obtained from the Clerk of the Court for the district where the applicant resides, or from the Registrar of Canadian Citizenship, Ottawa

In federal elections, all Canadian citizens or other British subjects, men and women, who have attained the age of 21 years, may vote if they have been ordinarily resident in Canada for 12 months prior to polling day and ordinarily resident in the electoral district on the date of the issue of the writ ordering such an election.

Qualifications for voting in provincial and municipal elections vary between provinces and municipalities. If you wish to obtain information on this subject, you may consult your local municipal clerk.

## **Education**

IN CANADA each province has control over its own educational system. There is no federal department of education. Although this makes for certain provincial differences, the general plan is the same for all provinces.

Attendance is compulsory from age 7 or 8 to age 15, with attendance to age 16 required of urban pupils in most provinces.

### **Starting School**

Schools usually open early in September and close in the latter part of June. There are short holidays at Christmas and Easter and a long holiday during the hot summer months of July and August.

If you have a child of school age you will want to get him started at school as soon as you become settled in Canada.

The best thing to do is to make enquiries at the school which is closest to your place of residence. The teaching staff will be very helpful and glad to give you information and advice.

## **Elementary Schools**

There are 8 grades in the elementary schools which are usually called public schools. Children usually begin school at age 6 or 7 and in most cases complete the elementary grades at age 13 to 15. In most cities and in some smaller centres there are kindergarten classes for 5-year-old children and a few for 4-year-olds.

Seven grades comprise the elementary or primary division of the system of education in Quebec. Children begin school at age 6. The general practice is to keep the education of boys and girls separate. From an early age boys follow different programmes of studies than those laid down for girls although each programme is sufficiently varied to cover all needs.

## **Secondary Schools**

The secondary or high school course extends over 4 years, from grades 9 to 12 (5 years to grade 13 in British Columbia and Ontario).

A pupil entering high school may follow an academic course leading to the university, the teacher-training school or nurse-training school; or he may take a technical, commercial, or agricultural course.

In some places high schools offer both academic and technical or commercial training. In others, particularly the larger centres, there are special technical and commercial high schools. Agricultural training is provided in special agricultural schools and in many rural high schools.

Under the educational system of Quebec a boy has several choices after he leaves the primary division. He may enter a classical college for an 8-year course leading to university; or he may take a 2-year



complementary course leading to commercial, scientific, technical or agricultural training, or to a pre-teacher-training school. From this point he may enter a teacher-training school or more advanced technical and agricultural schools.

At the end of the primary division a girl in Quebec also has several choices. She may enter a classical college leading to university; or, after the 2-year complementary course, she may enter a household science school, a teacher-training school, or a superior school leading to a school of fine arts, a commercial course or a nurse-training course.

In Quebec there are a considerable number of specialized schools of agriculture, household science, arts, and trades, in addition to ordinary technical schools.

### **Private Schools**

Private schools have been established in all the provinces but their enrolment is not large in comparison with that of the public schools. They are financed largely from fees, legacies, gifts, or by religious orders. The course of study is very much the same as that followed in public elementary and secondary schools. In most provinces there is some form of inspection or regulation by the provincial department of education.

### **Advanced Technical Schools**

In several provinces there are technical schools at the junior college level. Courses are given in a wide variety of fields which usually require from two to three years for completion.

## **Agricultural Colleges**

All provinces provide facilities for training in agricultural science at university level. In some provinces separate agricultural colleges have been established; in others instruction is offered by the agricultural faculty of the provincial university.

## **Universities and Colleges**

In every province there is at least one university or college. Courses available include those in commerce, science, engineering, law, medicine, education, and all branches of arts.

Scholarships and other awards are available to students with a good academic record. At most universities loan funds have also been established to help deserving students. If you are interested in obtaining further information about financial help to students, you should apply to the Registrar of any university.

Another means of helping to finance a university education is by summer employment. Many Canadian students obtain temporary work during the long summer holidays (the beginning or middle of May to the end of September) and in this way gain experience and money with which to carry on their university course.

## **Adult Education**

Many educational opportunities are open to adults whether they live in rural or urban areas. Some of these are mentioned briefly below.

Evening classes are held at technical or academic high schools in the larger centres during the school term. A wide variety of subjects is offered, both cultural and practical. You may be charged a small registration fee which is usually returned to you at

the end of the year if you attend a certain proportion of the classes. If you enquire at any high school you will receive further information on this subject.

Evening classes are also provided by the extension departments of the universities at a moderate fee. Information about these classes may be obtained at the Registrar's office of any university.

Other extension services provided by the universities include correspondence and summer school courses.

In rural areas educational projects include: extension services and short courses in agriculture or home economics; community schools to which people may come for short periods of study and recreation; and discussion groups based on radio and TV programmes.

## **Emergencies**

IT IS always wise to be prepared for any eventuality. Accidents or other emergencies may arise that require the assistance of trained and qualified persons. For that reason, you should know how to call for medical assistance, for the fire department, or the police department.

Use the telephone, if one is available, to obtain help. If you do not know the telephone number of any of the above named services, ask the telephone operator for the one you need.

*On a dial type telephone, to call the operator, lift the receiver and dial "O"; on a manual telephone, lift the receiver and wait until the operator answers; on a rural magneto telephone, push button and turn crank briskly, then lift the receiver and wait for the operator to answer.*

## **How to Call for Medical Assistance**

In case of a serious accident or other medical emergency, you may ask the telephone operator to get a doctor for you. Be sure to state that it is an emergency, and give the exact address or location of the accident.

In larger cities, in the case of all serious accidents, you may call upon the fire department for assistance. The Emergency Car will then be dispatched to render first aid and, if necessary, it will take the patient to the hospital.

In smaller centres, where no Emergency Cars are available, the police may be called. They will give first aid and will take the patient to the hospital if that should be necessary.

In rural areas, your neighbours will probably be able to give assistance more quickly than anyone else but, as in most other places, a doctor can usually be called by telephone.

*When telephoning for assistance in case of an accident, you should be sure to state that this is an emergency call, and give the exact location of the mishap.*

## **How to Turn in a Fire Alarm**

Turn in a fire alarm by *telephone* if possible. The telephone number of the fire department may be found on the cover or first page of the telephone directory, or you may call the telephone operator (see above). Clearly state the location of the fire: HOUSE NUMBER, STREET, and NEAREST CROSS STREET.

In cities and large towns, you can also turn in a fire alarm by means of a *Fire Alarm Box*. Fire alarm boxes are located on many street corners, usually on



telegraph poles. These boxes are about a foot square, installed at eye level and they are *painted red*. There are various types of fire alarm boxes in use throughout Canada. The most common type is operated as follows: to sound a fire alarm, pull open the cover on the front of the box, and press down the lever which is to be found inside. Press the lever only once. You should then wait at the fire alarm box until a fire truck arrives, to give the firemen the location of the fire.

If you live in the country and have no telephone, call upon your neighbours for assistance.

### **How to Obtain Police Assistance**

In the case of a break-in or other troubles involving a breach of the law, as well as for accidents in the street or on the highway, do not hesitate to call the police. The police in Canada are generally regarded as friends to those in need of help. In cities and towns, it is the Municipal Police that you should contact if the need arises. In rural districts and in small villages, the Royal Canadian Mounted Police are responsible for the preservation of law and order, except in the provinces of Ontario and Quebec, where there are Provincial Police. You can always get in touch with the police by calling the telephone operator who will connect you with the nearest police station.

## Express and Freight

ARTICLES for shipment anywhere in Canada or abroad may be sent by parcel post, express, or freight.

Parcel post is for small parcels up to 25 pounds in Canada. You will find further information on this subject if you look under "Post Office", on p. 63.

Articles that are too heavy for parcel post may be shipped either by express or freight. Express service is faster and more expensive than freight. There is no limitation on size and weight but because of the fairly high rates, it is customary to send smaller articles by express; large, bulky articles by freight.

### Express

Goods for shipping by express may be sent either by train or by air. Express companies generally operate as subsidiaries or departments of the railways and also handle express for airlines. Their offices are usually located in a railway station. In the cities railway ticket offices also contain an express department.

You will find the telephone numbers of the express companies by looking in the telephone directory under Canadian National Express or Canadian Pacific Express, or in the "yellow pages" under "Express Service". If you are living in a larger centre and wish to send a parcel by express, just telephone to one of the companies. A truck will be sent to your house to collect the parcel. In small towns and villages, you must take the parcel to the nearest railway station for shipment.

*Sending Money Away\**—The Canadian Pacific and Canadian National Express Companies issue money

---

\*See also "Banks and Banking", p. 7, and "Post Office", p. 67.

orders, which may be cashed in Canada or abroad, and also send money abroad by cable, air mail or surface mail.

Money orders for any amount up to \$100 may be bought at all express offices. They are payable in Canada at the express or ticket offices of either railway or at any bank. Money orders which are sent abroad may be cashed at any bank.

*Travellers Cheques*—The Canadian Pacific Express issues its own travellers cheques. The Canadian National Express sells American Express travellers cheques. For complete details on travellers cheques, see "Banks and Banking", p. 9.

## **Freight**

Freight may be shipped by rail, road, air or water.

*Railway Freight* rates are based on mileage. If you wish to send goods by this means, enquire at the freight office of one of the railways. These offices are usually located in railway stations.

*Trucking Companies* offer a means of transporting heavy bulk commodities or household furnishings from one place to another by road. They will collect the goods from your house or place of business and deliver right to the final destination. It is not necessary to pack or crate any of the large articles. The companies themselves usually undertake to pack small articles, such as china and glassware.

To find the names of the various transport firms look in the "yellow pages" of your telephone directory under "Transport Service".

Many trucking companies also operate local moving vans which will move your household furnishings from one part of a city or town to another.

*Air Freight* is usually referred to as air cargo. For information regarding rates, weight limitation, and other matters, consult the office of the Canadian National Express or the Canadian Pacific Express, or the office of the airline concerned.

*Water Freight* offers a means of transporting goods by ship between many ports along the coasts or on the St. Lawrence-Great Lakes waterway. For further information enquire at the office of one of the steamship companies that operate ships in coastal waters or on the inland waterways. Such offices are to be found in most ports.

## **Fire-Arms**

THE possession of fire-arms is regulated by federal statute. All residents of Canada are allowed to own rifles and shotguns and do not need a permit for such ownership. Should you own a rifle or shotgun and intend to go hunting, however, you must comply with the game regulations of the province in which you propose to hunt. This includes possession of a licence. Information on this matter is obtainable from the local county clerk, sports shops and game wardens.

Should you own or purchase a pistol or revolver, you must register the weapon with the local police department at once. Registration does NOT entitle you to carry the weapon on your person. It permits you to keep it only in your home or in your place of business.



In order to be allowed to carry a pistol or revolver outside your home or place of business, you must obtain a special permit from the Provincial Police in Ontario and Quebec, or from the Royal Canadian Mounted Police in all the other provinces. It is a criminal offence to carry pistols and revolvers without such a permit.

## **Housing**

THE demand for housing in Canada for the last decade or more has been greater than the supply. At the present time, although building has been going on at a rapid rate, the housing shortage is still manifested by high prices. Increased costs of labour and materials have added to the high cost of housing both for rent and for sale. Rents and sale prices vary of course from area to area, depending on the quality of the housing and the local demand. Thus you will find that in heavily populated areas, you will have to pay much more for your housing than will be the case in quiet rural towns and villages.

### **Steps to Take in Renting a Room, Apartment or House**

As soon as possible after your arrival in Canada, you will probably want to rent a room, an apartment or a house. In the cities and towns, you will find that the classified advertisements in the local newspapers list considerable numbers of furnished and unfurnished rooms, apartments and houses for rent. Furthermore, many people who have rooms for rent put up a sign to this effect so that you may be able to find accommodation by walking around the district in which you would like to live, and inspecting the rooms offered for rent.

When you rent a room, you will usually have to pay the rent in advance, either weekly or monthly. No written agreement between yourself and the landlord is required. If you pay weekly, and you want to move somewhere else, you must give your landlord one week's notice that you intend to leave. If you pay monthly, it is usual to give a month's notice before the first of the month.

In many instances, "room and board" or "room and light housekeeping privileges" are offered. The term "room and board" means that in addition to being supplied with a room, you will also receive one or more meals per day. The term "light housekeeping privileges" means that you are allowed to cook light meals in your room, which in such a case may be equipped with a hot-plate. If "kitchen privileges" are offered together with a room, you will be allowed limited use of the landlord's kitchen.

If an apartment or a house is rented on a monthly basis, no written agreement is required. It is much more usual to rent apartments and houses for one, two, or three years, however, in which case a document called a "lease" is signed by the tenants and the landlord. The lease is a written agreement stating the amount of the rent which will be paid by the tenant per year in monthly instalments, as well as the rights and duties assumed both by him and the landlord in respect to the accommodation to be occupied. Should you wish to leave such accommodation before the expiration of the lease, you may do so only with the agreement of the landlord. Should the lease state, or the landlord agree, however, that you may sublet your accommodation, you may turn it over to someone else who will thereafter pay the rent directly to the landlord for the duration of the lease.

## **Building a House**

Should you be interested in building or improving a house, you will probably want to borrow money on a long-term basis. Under the National Housing Act, facilities are available by which you may be able to obtain a mortgage loan from any of the authorized corporate lending institutions, which include chartered banks, life insurance companies and some trust and loan companies. The conditions for such loans are laid down by the National Housing Act, which has as its purpose the "improvement of housing and living conditions" in this country. The Act is administered by the Central Mortgage and Housing Corporation (C.M.H.C.), an agency of the Federal Government.

In order to obtain a National Housing Act mortgage loan, you must be at least 21 years old, have an income sufficient to repay the loan (monthly payments of principal, interest, taxes, and certain other charges), and be able to provide a specified down payment. Furthermore, the house you plan to build must comply with the specifications laid down by the corporation. If you plan to build, it would be to your advantage to get in touch with the local representative of C.M.H.C. (for the address, consult the telephone directory), or you may write to the Central Mortgage and Housing Corporation, Ottawa. Either source will supply you with information regarding loans, approved housing plans and building specifications.

In many cities and towns, building standards are established by the municipality and building permits are required before you can commence construction.\* You should therefore enquire at the office of the

---

\*See "Licences and Permits", p. 44.



municipal clerk whether a building permit is necessary. Furthermore, there are building restrictions in many areas which determine the type and the minimum cost of buildings which may be erected. Information on this subject may also be obtained from the municipal clerk.

### **Buying a House**

If you are interested in buying a house, you can do so either through a real estate agent or directly from the owner of the property. Most owners who wish to sell their houses arrange for real estate agents to find buyers, and agree to pay these agents a certain percentage of the sale price for their services.

You will find a column of "Houses for Sale" in the classified advertisements of all newspapers, or you may go to the real estate agencies and ask to see the houses which they have listed for sale.

When you have found the house you wish to buy, it is wise to retain the services of your own lawyer (in the Province of Quebec, a notary) before you sign any written commitment. He will look after your interests and help you with the buying procedure. A real estate transaction involves a document called either the "Offer to Purchase" or "Agreement for Sale" which lays down the terms of the sale, terms which both buyer and seller accept by signing the document. Before signing such a document yourself, you must be quite sure that the terms are all agreeable to you, for once signed the document is legally binding.

At the same time as you sign this document, you have to give a deposit on the purchase to the real estate agent or to your lawyer. This deposit will not be given to the seller until your lawyer has searched the title of the property and has gone through the



various other formalities required. When the sale is completed, the deposit forms part of your payment to the seller. After all the conditions of the sale have been met, you will receive the "Deed", which is a document conveying full title to the property.

## **Insurance**

THE purpose of insurance is financial protection in the face of such hazards as fire, theft, accident, illness or death. Financial protection by insurance operates on a very simple principle. It spreads the actual losses of the few among the many who desire protection.

Insurance in Canada is regulated by federal and provincial statutes so as to safeguard the interests of the general public. Insurance companies must obtain Dominion or Provincial charters before being allowed to operate, and their financial position is checked regularly by government authorities. Most insurance companies have Dominion charters, which enable them to do business throughout Canada. Insurance companies which have only Provincial charters can do business solely in the province in which they are chartered.

### **Fire Insurance**

Insurance against loss by fire is available on both commercial and residential buildings and their contents such as furniture, personal effects and commercial stocks. Contents are only covered while in the particular building designated in the insurance policy. Fire insurance also gives protection against loss through lightning, and may be extended to cover windstorms, hail and other risks. Rates are generally reasonable, but vary according to the location of the property and the availability of fire-fighting services.

## **Floater Insurance**

This is another type of insurance, covering household furniture and personal effects of every description. Floater insurance provides protection against fire, loss and theft of such property regardless of its location within Canada. Should any of the insured property be lost, damaged, or destroyed, the insurance company will reimburse the owner in cash to the value of the property, or up to the amount of the value of the insurance carried.

## **Burglary, Robbery and Theft Insurance**

A further type of property insurance offers protection against loss through burglary, robbery and theft. This applies to the contents of both residential and business premises.

## **Automobile Insurance**

Anyone owning an automobile should protect himself and the public from financial loss through automobile accidents. If you are driving your automobile, and become involved in an accident resulting in injury or property damage to others, attempts may be made to claim compensation from you. *Public Liability Insurance* and *Property Damage Insurance* will pay for such claims up to the amount of the insurance carried, if it is found that the responsibility for the accident rested with you. These two types of insurance are the most important kind for the owner of an automobile to have. In some of the provinces such insurance is compulsory.

*Collision Insurance* will protect you from some of the costs arising out of damage to your own automobile caused by collisions, whether or not through your own fault. This type of insurance is sold on a "deductible" basis, which means that from the

amount of your repair bill certain sums ranging from \$25 to \$250 are deductible and have to be paid by yourself. The rest of the bill is paid by the insurance company. These deductible figures vary with the amount of the premium you pay to the insurance company. Should you, for example, have "\$50 deductible collision insurance", and you have collision damage of \$125, you will have to pay \$50, while the insurance company pays \$75.

Insurance against fire, theft and other hazards to which an automobile is subject, is also available. In addition you can insure yourself and your passengers against injury arising out of automobile accidents.

## **Life Insurance**

Life insurance provides protection against financial loss arising out of the death of the insured. When you buy a life insurance policy, you pay a sum of money called a premium at regular intervals to a life insurance company, which pays to your beneficiaries on your death the amount of money indicated in the policy purchased. The insurance money may be paid either in a lump sum or in monthly instalments, depending on the wishes of the insured.

There are four principal types of life insurance policies. These are "ordinary life insurance", "limited payment life insurance", "term insurance", and "annuity insurance".

*Ordinary Life Insurance* will pay the insured person's heirs a specified amount of money upon his death regardless of when this eventuality may occur. The insured person can pay regular premiums either as long as he lives, or alternatively, cease payments after a period and take instead a "paid up policy" for an amount less than the original face value of the policy. A "paid up policy" is one for



which no further payments have to be made. A further alternative is the right to surrender the policy in return for the present cash value. This cash value is a credit balance in favour of the insured, which grows with the number of premiums paid. On the basis of the cash value of his life insurance, an insured person can obtain loans of money up to the amount of the cash value from the insurance company at a rate of interest determined by the company.

*Limited Payment Life Insurance* is exactly the same as the above, but instead of paying premiums throughout life, the insured pays them for a specified length of time, when the policy is considered to be "paid up".

*Term Insurance* will provide the same death benefits as ordinary life insurance, but protection is for a limited period of time only. Premium payments are much lower, and no cash value is built up nor can loans be obtained against it. It is common for these policies to have a clause permitting conversion into other forms of life insurance.

*Annuity Insurance* gives protection in the same way as other life insurance in the case of the death of the insured person prior to retirement age. At retirement age, however, the holder of such a policy may take the cash value of the policy in a lump sum, or he may take the benefits in the form of a monthly income for the rest of his life.

When buying life insurance, you will normally find that you have to pass a medical examination which is paid for by the insurance company.

## **Canadian Government Annuities**

You may buy Canadian Government annuities for cash or by instalments from current savings out of your regular income during the productive years of



your life. These annuities will guarantee a fixed annual income to you. Payment of the annuity ordinarily begins when you are no longer able to earn a living because of old age, and continues as long as you live.

Anyone living in Canada is eligible to buy Canadian Government annuities. You may also buy an annuity for a child provided that it has reached the age of five years. If a person having an annuity dies before the annuity commences to pay the income, the money already paid is refunded to his heirs, together with compound interest.

Further information on the purchase of Canadian Government annuities may be obtained from your local post office.

### **How to Buy Insurance**

If you are interested in buying insurance of one kind or another, you can find the addresses and telephone numbers of local insurance brokers in the "yellow pages" of the telephone directory.

Provincial insurance plans are operated by government agencies in Saskatchewan and Alberta. For further information regarding the insurance services provided by the agencies of these two provinces, you should write to:

The Superintendent of Insurance,  
Insurance Branch,  
Department of the Provincial Secretary,  
Regina, Saskatchewan.

or

The Superintendent of Insurance,  
Department of the Provincial Secretary,  
Edmonton, Alberta.

## **Language and Citizenship Classes**

IF YOU do not know either English or French, it is very important that you learn one of these official languages of Canada as soon as possible.

Language classes are available in most centres across Canada. As a rule, they are held in school buildings in the evenings. A small registration fee is often charged.

The best way to find out where the language classes are being held is to enquire at the local school board or at any school in your neighbourhood. Voluntary organizations and church groups may also be able to supply you with this information.

Language classes are usually combined with instruction in citizenship. That is, you will learn something about such aspects of Canada as its customs, history, geography, and government.

The first year of instruction in language and citizenship is followed by more advanced classes in the second year. In some places a still more advanced course is given in the third year.

Those who settle in isolated areas where classes are not provided may obtain self-teaching materials by writing to the provincial Departments of Education or to the Canadian Citizenship Branch, Department of Citizenship and Immigration, Ottawa. There is no charge for these materials.

## **Legal Services**

### **How to Obtain Legal Help**

Certain major transactions, involving legal documents, are best completed with the aid of a lawyer (in Quebec Province, a notary). It is therefore advisable that you consult a lawyer or notary before engaging in any legal undertaking, such as buying a house or business, letting or accepting contracts, or drawing up a will. The advice and assistance of a lawyer or notary in such transactions will do much to protect your interests.

Different types of legal service are given by lawyers and other legal officials. Lawyers deal with court cases and act as legal advisers. In Canada, they are usually both barristers and solicitors. Notaries public, in all provinces except Quebec, are empowered to attest the validity of certain sworn documents or statements by official seal. In Quebec, this is the task of Commissioners for Oaths, while notaries in this province perform many of the functions carried out by lawyers in the other provinces.

Notaries in Quebec Province deal with the drafting and registering of various documents dealing with civil law matters, such as sales of land and wills. They also investigate and affirm the authenticity of the contents of such documents.

Should you be in need of legal advice, you may find a lawyer or notary by consulting the "yellow pages" of the telephone directory. Free legal aid is available in some provinces. For further information you may consult a lawyer or law association.

## **Making a Will**

A will or testament is a document made by a person in which that person states how his property shall be distributed after his death and who is to look after his estate. All persons who are 21 years old, of sound mind, and who own any real or personal property such as a home, business, jewelry, cash or stocks and bonds are advised to make a will. On the death of a person without a will, all his property both real and personal is distributed according to the law of the province in which he was domiciled. The procedure in such a case is rather complicated, and in some cases the costs may be considerably higher than they would be if a will had been made.

There is some variety in the form of wills acceptable in the various provinces. One of these forms, however, the will in the "English form", is recognized in the whole of Canada. This document must be signed by the person making the will in the presence of two witnesses. Anyone may draw up a will but it is strongly recommended that if you have no legal training you should not draw up your own will unless it is of a very simple nature. A lawyer or a notary should be consulted if you wish to make a will. They charge only a moderate fee for this service.

## **Libraries**

THERE is a public library in most cities and towns of Canada. Many of the large cities have established branches of the main library in various districts.

In the larger centres books may be borrowed from the library on presentation of a library card. The procedure for obtaining a card is simple. You should go to the library in person and indicate your wish to become a member. If your name does not appear in



the city directory, the librarian will ask you for the names of two people who know you and whose names are listed in the directory. A library card will then be issued to you. In some places there is a nominal charge for the card, usually 10 cents. If you live outside the city limits in a metropolitan area the charge is a little higher, usually \$1.00.

In small places there is often an annual library membership fee, usually \$1.00.

Many public libraries in the larger centres contain special sections for films and phonograph records. These may be borrowed for a limited period of time at a small charge.

In addition to public libraries there are libraries of other types in some urban centres. These include lending libraries, which are often located in book shops or department stores and which lend books for a few cents a day; and specialized libraries in commercial and educational institutions. In communities where there is a university, the facilities of the university library are available to research students.

In rural areas the public library service is gradually being expanded. In several provinces a system of regional libraries covers a fairly large area. Under this system the main library of a certain region is established in a fair-sized town. Branches of this library are set up in smaller communities in the region. And from the branch libraries motor vans carrying books, or "bookmobiles", bring the service of the library to the doorstep of outlying farms.

## **Licences and Permits**

PERSONS engaging in activities which in one way or another involve the welfare of the general public, often require licences issued by public authorities and professional associations.

The following are some of the licences most frequently needed:

### **Building Permits**

In many municipalities, building permits are required before anyone is allowed to erect or alter a building. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the respective provincial building code, or both. Information on this matter may be obtained at the office of the municipal clerk in the community in which you plan to build.

### **Motor Vehicle Operators' Licences**

In order to drive a car, truck, or motorcycle, whether it be your own or someone else's, you must have a motor vehicle operator's licence. These licences are obtainable from the offices of the various provincial government departments in charge of motor vehicle registration. Such offices are located in all cities and in most towns. If you live in a rural area, the local postmaster or mail courier will be able to inform you where licences are obtainable. Every person applying for the first time for a motor vehicle operator's licence must pass a driving test before being issued with such a licence.

Should you want to drive for others and receive remuneration for this service, you will have to get a chauffeur's licence. These licences are issued subject

to more rigorous tests than those for the ordinary operators' licences. Both types of licence are valid only for the year for which they are issued, and must be renewed on or before the date of expiration.

### **Motor Vehicle Ownership Permits**

All owners of motor vehicles must obtain ownership permits before being allowed to operate such vehicles. Permits are obtainable from the same source as motor vehicle operators' licences, and are valid only for the year of issue. They must be renewed on or before the date of expiration.

When purchasing a vehicle for which a permit has already been issued, the transfer of ownership must be registered with the provincial authorities in charge of motor vehicle registration. This may be done in the same office in which vehicle ownership permits are sold.

### **Bicycle Licences**

In many cities, towns and villages, local authorities require the registration of bicycles. The local police perform this duty, and issue a numbered licence plate which must be attached to the bicycle in a position usually determined by by-law. Before a licence plate is issued by the police, a bicycle must have a minimum of traffic safety devices.

### **Dog Licences**

Many municipalities in Canada require the owners of dogs to register their pets and obtain licences for them. If you are the owner of a dog, you are therefore advised to enquire at the office of the municipal clerk whether dog licences are obligatory.

## **Fire-Arms Licences**

See section entitled "Fire-Arms", p. 30.

## **Fishing and Hunting Licences**

If you are a resident of Ontario or Nova Scotia you will not be required to have a fishing licence when fishing in your own province. In all other provinces, licences are required for residents and non-residents alike.

Hunting licences are required in all provinces. Both hunting and fishing licences may be obtained from game wardens, sports shops and other licensed vendors in areas where hunting and fishing are major sports.

It is of the greatest importance for anyone who wants to hunt or fish to know the game and fishing laws, open seasons, and bag limits applicable in the province in which he intends to pursue these sports. Failure to have a licence where required, and disregard of the laws may lead to confiscation of equipment and heavier penalties. Fishing and hunting regulations may be obtained from the same sources as the licences.

## **Liquor Licences**

See section entitled "Spirits, Wine and Beer", p. 78.

## **Marriage Licences**

Regulations regarding marriage vary from province to province. In some instances a marriage licence is required in advance of the marriage ceremony. Information concerning such licences may be obtained from the clerk of the municipality in which you reside or from your minister of religion. Civil



marriage may be entered into only in Ontario, Manitoba, Saskatchewan, and British Columbia. In all other provinces a religious ceremony is required.

### **Professional Licences**

See section entitled "Making a Living", p. 48.

### **Radio and Television Licences**

No licences are required to own or operate radio and television receivers. Licences issued by the Department of Transport are necessary to operate radio or television transmitters. In order to qualify for such a licence, one must be a Canadian citizen or other British subject.

### **Shop and Business Licences**

In order to establish or operate a business or shop, it is usually obligatory for you first to obtain a licence from the city, town, or municipality in which you plan to establish yourself. Before a licence is granted the business may be required to comply with certain regulations which are designed to protect the health, safety and well-being of the community. Furthermore, certain types of business also require licences issued by provincial governments, while others require permits issued by trade or craft associations. Regulations vary from place to place and from province to province. For detailed information on this matter, you should therefore apply to the nearest office of the National Employment Service, or to the clerk of the municipality.

### **Trade Licences**

In most parts of Canada, tradesmen such as barbers, plumbers, electricians and motor mechanics are required to obtain a permit or permits before being

allowed to practise their trade. Regulations vary from place to place and from province to province. Furthermore, trade unions and associations frequently exercise some control over the admission of new members to their trades. Qualification through examinations may be demanded by provincial authorities, local governments, and trade unions or associations.

If you are a skilled tradesman, it is therefore advisable for you to obtain detailed information regarding this subject from the nearest office of the National Employment Service, or from the clerk of the municipality in which you plan to engage in your trade.

## **Making a Living**

### **Employment**

If the Canadian Immigration Officials overseas indicated that, for placement in a job, you should go either to the Settlement Service of the Department of Citizenship and Immigration,\* or to the National Employment Service operated by the Government of Canada, it is important that you should follow their instructions. The agency to which you were directed may be able to assist you in finding employment.

Should you have accepted financial assistance from the Canadian Government for passage to Canada, you are obliged to comply with the undertaking which you signed before your departure. The undertaking states that *you must remain in the specified class of employment for a period of one year and for any further period, until you have repaid the Assisted Passage Loan in full.*

---

\*See Appendix, p. 106.

Should you be looking for employment in the future, or should the Immigration Officials overseas not have indicated a placement agency to you, you may obtain the assistance of either the Settlement Service of the Department of Citizenship and Immigration,\* or the National Employment Service. The Settlement Service is concerned with helping immigrants find employment and its highly qualified and experienced officials will also give assistance to those wishing to establish themselves on a farm or in business.

The National Employment Service (N.E.S.) has about 200 employment offices located throughout Canada. In almost every city and town there is an office of this agency where job vacancies are filed by employers in need of workers.

The N.E.S. deals with the placement of applicants for all classes of skilled, semi-skilled and unskilled occupations, as well as for executive and professional positions. In all local offices there is one Executive and Professional Employment Officer handling positions of this type.

When you are looking for employment, the N.E.S. will try to match your skills and abilities with those required for available jobs. Many applicants are sent to jobs immediately, others must wait until the type of work for which they are suited is available. If there should be no vacancy in the type of employment for which you are especially trained, employment may be found in some other field which will at least enable you to earn a livelihood. Meanwhile, you can watch for other opportunities, and the N.E.S. will keep you informed in case an opening should appear in your chosen field of employment.

---

\*See Appendix, p. 106.



The columns of classified advertising in the newspapers may also prove useful to you in finding employment opportunities of all sorts, or you may visit the personnel offices of local industries or businesses and enquire there about job vacancies.

Seasonal unemployment occurs regularly in some industries in this country. Thus the shipping industry on the Great Lakes ceases to operate with the arrival of winter, the building industry is greatly retarded by the cold weather, and many types of farming are brought to a halt. At the same time, however, some industries have their peaks of employment in the winter months. The most important of these is the lumber industry.

To those engaged in occupations where seasonal unemployment occurs, the various methods of finding employment mentioned above are especially useful. With the assistance of the N.E.S., seasonal workers may find steady employment, for example, in the lumber camps in winter and on the Great Lakes ships in summer.

When applying for a position, you should take with you documents showing proof of apprenticeship and experience, as these will be of great assistance to you in obtaining employment.

### **Opportunities for Advancement**

*Apprenticeship*, which is governed by provincial laws, provides for training in various skilled occupations both on and off the job. The usual minimum age for apprenticeship is 16, while in some provinces there is a maximum age for admission. Educational requirements vary. The occupations covered by apprenticeship laws are not the same in all provinces. The group most generally included is that of motor vehicle mechanics and skilled construction craftsmen,



such as carpenters, bricklayers, stone masons, plasterers, painters, plumbers, and electricians. In some provinces barbers, machinists, hairdressers, blacksmiths, welders, and tailors are also apprenticed. The labour unions in the skilled printing trades have provision for apprenticeship training, and many of the large employers, such as the two railway systems, have apprenticeship or other training programmes.

The average period of apprenticeship is four years, but there are some variations. Most of the provinces co-operate in the apprenticeship training programme through their Departments of Education, which provide for formal instruction, including practical work, in classes or by correspondence. In addition, an increasing number of very large industrial firms provide formal instruction in theoretical subjects, subjects related to the industry concerned, as well as shop practice.

*Vocational Training*, both in the daytime and in the evening, is available in larger centres at vocational and trade schools and technical institutes maintained by local and provincial educational authorities with financial assistance from both federal and provincial governments. Usually a nominal fee is charged for such training.

If you are interested in improving your skills or if you wish to learn a new trade through the vocational training courses offered by the vocational and trade schools in your community, you may get the addresses of such schools from the local Board of Education or the National Employment Service office.

*Vocational Guidance*—Should you need some assistance in deciding what occupation to follow, you

may ask the Placement Officer at the local office of the National Employment Service or the Guidance Officer in the local vocational school for advice.

Pamphlets dealing with various Canadian occupations are available free, on request, from the Economics and Research Branch, Department of Labour, Ottawa. These pamphlets, printed in both English and French, describe in some detail the advantages, opportunities, and training requirements of a large number of occupations. Each pamphlet deals with one particular occupation or industry, so when you write for material, you should specify the type of work in which you are interested. Some provincial Departments of Education as well as industrial and educational agencies also publish information of this nature.

### **Technical and Professional Occupations**

Before a person may practise certain professions in Canada, rigid requirements as to qualifications and examinations must be met. This is to ensure that anyone wishing to practise one of the professions possesses the necessary qualifications and is acquainted with the conditions, laws and requirements in Canada, before being permitted to take up such highly responsible work. Provincial Licensing Bodies, a separate one for each profession, in most cases control the licensing of individuals for professional activities.

In general, it may be stated that if you are a professional in the field of applied science, such as engineering, you may be employed immediately in your own profession when someone else takes the professional responsibility for the work done. You are not, however, allowed to work on your own account before meeting certain professional requirements and passing the necessary examinations. Such

persons as doctors, dentists, pharmacists, nurses, and lawyers may not practise before fulfilling certain requirements and passing examinations. They may, however, under certain conditions, take employment in their own or allied fields, as assistants or interns. In this way they may prepare themselves to qualify for a licence to practise in their own profession.

For further information concerning professional requirements and conditions as well as the various Licensing Bodies, it would be advisable to write to or call at the nearest Immigration Office,\* or office of the National Employment Service.

### **Collective Bargaining and Labour Organizations**

In such fields of industry and commerce as forestry, mining, manufacturing, construction, electricity and gas supply, transportation and communication, trade and services, employees are very commonly organized in labour unions which are recognized by law. These unions represent the employees, and through agreements arrived at by collective bargaining with the management, they play a large part in establishing the working conditions of labour in Canadian industry. Through collective bargaining, agreement is reached on such matters as wage rates, hours of work, union security (agreement of management to employ only persons who are, or who agree to become, members of a specified union), vacations and statutory holidays. In some large industries promotions and lay-offs are determined on the basis of length of service, or seniority.

In many trades and occupations a person must join a union in order to be able to obtain or retain employment, should this be prescribed by the collective bargaining agreement between the management

---

\*See Appendix, p. 106.



and the employees of that trade or industry. Further information concerning membership in a union may be obtained from the nearest N.E.S. office.

## **Wages and Hours of Labour**

Whether or not collective bargaining agreements are in existence, employees are protected by provincial legislation determining maximum hours of work in Alberta, British Columbia, Manitoba, Ontario, and Saskatchewan. In the other provinces such legislation is limited to special classes of workers such as juvenile, female or mining employees.

The normal weekly hours of work vary between provinces, and on the whole, tend to be lower than those laid down by laws concerning maximum hours of labour. In addition, weekly hours of work are usually lower in the western provinces than they are in the east.

The five-day work week is becoming increasingly common in Canada, especially in the large cities. The normal work day is eight hours in most industries. When work in excess of the normal work day is necessary, employees are usually paid "overtime" rates of one and one half times the normal rate of pay for the extra work hours. Furthermore, most firms do not operate on Sundays or statutory holidays, but when work is necessary on those days, many of them pay double the normal rate of pay.

The federal government and eight provinces provide for annual holidays with pay for persons employed in most industries. In Nova Scotia, New Brunswick, Quebec, Ontario, Manitoba and Alberta, workers are entitled to at least one week's holiday with pay after a year of employment. Two weeks' holiday is given in Saskatchewan and British



Columbia after a year of employment, in Alberta after two years of employment, and in Manitoba after three.

Minimum wage legislation is in effect in most provinces. Minimum wage rates are usually set according to zones which are based on population density or they may vary between rural and urban areas.

Equal pay laws enacted by the federal government and by the governments of Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia require women to be paid at the same rate as men when they do the same or comparable work in the same establishment. Laws prohibiting discrimination in hiring and employment on grounds of race, ethnic origin, colour or religion have been enacted by the federal government and by the governments of Nova Scotia, New Brunswick, Ontario, Manitoba, Saskatchewan and British Columbia.

Should you have any questions regarding wages and hours of labour, you may write to the provincial Department of Labour in the capital of the province in which you reside, or obtain the desired information from the local office of the N.E.S.

### **Employment of Minors**

In most provinces the employment of minors below a specified age is forbidden by law.

In Prince Edward Island, Manitoba, Alberta and British Columbia the minimum age for most types of employment is 15. In Manitoba and British Columbia special permission for minors under the age of 15 to enter employment may be obtained from the respective provincial Ministers of Labour but such permission is not often granted.

In Nova Scotia, Quebec and Ontario a minimum age of 14 is fixed for certain employments. In addition employment under the age of 16 is not permitted during school hours or, in Quebec, unless a child is able to read and write fluently or is attending night school.

In New Brunswick and Saskatchewan the minimum age for employment is 16. In the former province special permission may be obtained from the provincial Minister of Labour to enter employment under the age of 16.

### **Payroll Deduction Plan**

Employers in Canada are obliged by law to deduct income tax and unemployment insurance charges from the pay of their employees. You will therefore find, if you are an employee, that your wages or salary actually received will be less than the amount specified as the gross remuneration for the job you are doing.

In many business firms, employees, by mutual agreement with their employers, have further charges deducted from their pay which would otherwise be paid by the employees individually. These deductions may include medical-hospital insurance and life insurance premiums, labour union dues, instalments on government savings bonds, and contributory pension or superannuation charges.

### **Unemployment Insurance**

See section entitled "Social and Welfare Services", p. 70.

### **Workmen's Compensation**

See section entitled "Social and Welfare Services", p. 70.

## **Medical and Health Services**

FOR your protection, Canada maintains very efficient public health services. Federal, provincial, and municipal governments all have agencies working together to shield you from epidemics, to ensure that what you eat and drink is wholesome, that your surroundings are sanitary, and that you are not exposed to unnecessary health hazards.

Universal health care under a state health programme is not provided in Canada. In some provinces, however, pre-paid hospital or medical care is provided through hospital insurance plans.\* And throughout Canada medical or hospital insurance is available to individuals and groups through private or commercial organizations. It is advisable, therefore, that you find out what services are available in your locality. This can be done through the municipal clerk, a doctor or the local hospital authorities.

### **How to Obtain the Services of a Doctor**

As soon as you are permanently settled, it is advisable to make contact with a medical doctor who will look after the health of your family and yourself whenever the need may arise.

Lists of doctors and their addresses appear in the "yellow pages" at the back of all telephone directories under the heading of "Physicians and Surgeons". The names and addresses of doctors may also be obtained from hospitals, from municipal health departments, and you may ask for further advice on this matter from friends or fellow employees.

Out-Patients Departments, which are attached to some of the larger hospitals, also will give medical help to those who present themselves there. The

---

\*See p. 58.

services of the physicians in the Out-Patients Departments are free of charge for those who are indigent.

## **Hospitals**

All cities and many smaller centres have hospitals which provide a variety of services and treatments for "in-" and "out-patients". Hospitals are usually operated as public institutions and will admit anyone requiring hospital care. Exceptions are veterans' hospitals which only admit veterans of Canada's Armed Forces; military hospitals; and private hospitals which are ordinarily restricted to paying patients. There are also specialized public hospitals such as mental institutions, tuberculosis sanatoria and chronic disease hospitals. Canada is suffering from a shortage of hospital space, with the result that people requiring hospitalization less urgently than others sometimes have to wait for admittance.

In public hospitals free treatment is given to all indigents and, in some cases, to all patients with certain diseases such as tuberculosis, poliomyelitis, or venereal disease. Pre-paid hospital or medical care is provided through province-wide hospital insurance programmes in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia and Newfoundland.

## **Prepayment of Hospital and Medical Services**

Where no government-operated systems exist, large numbers of Canadians insure themselves against the rather heavy costs of hospitalization and medical care by joining hospital and medical prepayment plans that are operated by insurance companies and other private agencies. Such plans pay part or the whole of the hospital or medical charges,



or a combination of both, that are incurred by contributors. Should you not live in any of the regions where government plans exist, it is advisable that you should join one of the numerous plans that are operated by private agencies. In that way, the payment of a small monthly fee insures you against sudden heavy costs which arise out of illness.

For more detailed information about medical and hospital prepayment plans, you should consult a doctor or the local hospital authorities. Also, many employers have made arrangements for their employees to join such plans, so you may ask at your place of employment whether such a plan is in operation.

## **Clinics**

Some or all of the following services are available either free of charge or for a small fee in specialized clinics operated by many hospitals and other public and private welfare agencies in cities and larger population centres. Such clinics provide pre-natal and post-natal advice and care for mothers; paediatric advice including free inoculation and vaccination; diagnosis of venereal disease, cancer, diabetes, tuberculosis, and mental diseases, as well as advice on action to be taken when a patient is found to have any of these diseases.

The services provided by such clinics are mostly of a diagnostic and advisory nature. Treatment, should any be required, is usually obtained by the patient through his own physician.

Information on the clinics in your locality may be obtained through the Health Officer of the municipality or district, from your physician or from the local hospital.

## **Special Health Services for Children**

Many municipalities have organized special child health centres or clinics which provide, free of charge, advice on and supervision of the health of children. Inoculations and vaccinations are also given without charge in these centres, not only to children but to all applicants. You may obtain information on these clinics from the municipal Health Officer.

Many school boards have made arrangements whereby clinics such as those described above are established in the schools. Here children are examined periodically by physicians and dentists, and parents are thereafter advised what treatments, if any, are necessary. In many schools, the health of children is also under the constant supervision of regular school nurses.

Clinics or health centres usually do not provide treatment. To obtain treatment, you must go to your own physician or dentist.

## **Public Health Nurses**

Many provincial and municipal health departments employ public health nurses to assist the municipal or district officers of health in safeguarding the health of the community. For that purpose, public health nurses are available to the public for conferences and other meetings where they give instruction on such matters as child health, dental health, school health and immunization.

Public health nurses will answer calls for illness in the home and see to it that medical and nursing care is provided. They will also supervise and give advice to expectant mothers, and follow up the health of mothers and new-born infants. You may get in touch with the public health nurse by calling the telephone operator.

In many regions, public health nursing is carried out by the Victorian Order of Nurses.

The *Victorian Order of Nurses for Canada* provides nursing care for the sick in their own homes. Care is given under medical direction by visiting nurses to medical, surgical and maternity patients, a large percentage of whom would otherwise be without skilled nursing services. Patients are expected to pay the cost of the home visits, but fees are scaled according to family income and service is never refused because of inability to pay.

For a nominal fee, the Victorian Order of Nurses also gives a series of lectures on "The Preparation for Parenthood" to expectant mothers. Nurses of the organization visit expectant mothers to whom they give advice and health supervision. Attendance at the time of delivery (if in the home), and after-care for mother and baby by weekly visits are also offered. The amount charged for these maternity services is determined by the patient's ability to pay.

Should you be in need of the kind of help offered by the Victorian Order of Nurses, you may call them by telephone. Their telephone number, listed under the name, may be found in the telephone directories in all the regions where their services are available.

## **Dentists**

Dental care in Canada is entirely the responsibility of the individual. No prepayment plans are in existence. In order to retain dental health, it is therefore advisable that you make arrangements to visit a dentist at regular intervals. Dentists' names and addresses appear in the "yellow pages" at the back of most telephone directories under the heading of "Dentists". Appointments should be made in advance since usually the dentist cannot see you at once except in an emergency.



## **Municipal Services**

CANADIAN municipalities are provided with electricity and gas on a metered basis. The meters are installed in your house, and you will be charged according to the amounts used as indicated on the meters. In some places, water is also supplied on a metered basis.

Employees of the utilities will visit your home at regular intervals in order to check the readings on your meters, and you will receive in the mail a bill for the amount of electricity or gas used during the period since the meter was last read.

A garbage collection service is provided for householders in most urban centres for the protection of public health. Receptacles for garbage must be provided by the householder. Information concerning days on which garbage is collected may be obtained from the office of the municipal clerk.

Certain authorized persons call at every residence of a municipality on occasion to obtain information for official purposes. Among those who call on you in this respect are census takers, tax assessors, and enumerators of voters' lists. You should give these persons every co-operation. Such persons carry a special identification card or badge, which you are entitled to check before admitting them to your home.

## **Passports, Certificates of Identity, and Visas**

NO PASSPORT or other official document is required for travel from one province to another in Canada. However, should you wish to travel to another country, such as the United States, you must have a valid passport issued by the authorities of the country of which you are a national. If you are a legally landed immigrant, and for any legitimate reason you



are unable to obtain such a passport, you may apply for a certificate of identity to the Canadian Passport Office, Department of External Affairs, Ottawa.

Many countries require visitors to be in possession of visas issued by their representatives in Canada. Before leaving on a trip outside of Canada, you should therefore enquire about a visa at the nearest consulate of the country you wish to visit, or write for such information to the Canadian Passport Office.

## **Post Office**

UNLIKE the Post Office in many other countries, the Post Office in Canada is not connected with the operation of either the telephone or telegraph services. Its activities are concerned primarily with the handling of mail.

### **Location**

In most communities you will find a post office close to the main business district. In small villages and hamlets the post office is very often housed in the same building as a general store. Every city has a main post office as well as a number of district post offices or sub-post offices. Many sub-post offices are found in certain types of stores, such as drug stores and cigar stores. A sign on these stores indicates that there is a post office inside.

### **Hours**

Post office hours vary from one place to another. In the cities post offices are usually open between 8.00 a.m. and 6.00 p.m. In towns and villages the hours are in most cases from 8.30 a.m. to 6.30 p.m.

If you wish to buy stamps after hours you can often obtain them at hotel news-stands, cigar stores or drug stores. Stamp-vending machines are to be found in the lobbies of the larger post offices and are sometimes accessible even after business hours.

### **Penalty for Insufficient Postage**

If you are in doubt as to the exact amount of postage required on a letter or parcel, the best thing to do is to take it to a post office and have it properly weighed. If you have put too little postage on a letter or parcel, the person to whom it is sent will have to pay *double the amount owing*. For example, if you put 12 cents in stamps on an air mail letter which weighs a half ounce and therefore requires 15 cents,\* the person who receives the letter will have to pay twice the amount owing, i.e. 6 cents.

### **Articles not Permitted in Mail**

You are not allowed to send by mail such articles as matches, lighter fluid, inflammable substances, intoxicating liquor, articles having a noxious odour, anything of an immoral, seditious or fraudulent nature or material relating to a lottery.

### **Classes of Mail**

There are four classes of mail: first class—letters and written postcards; second class—newspapers and periodicals; third class—printed matter and samples; fourth class—parcels.

#### *First Class Mail—Letters and Postcards*

*Rates of Postage (Ordinary Mail)* are as follows:

Local letters—4 cents for first ounce, 2 cents for each additional ounce.

---

\*See air mail postage rates on p. 65.

All other letters for delivery in Canada, as well as letters for delivery in Great Britain and all other places in the Commonwealth, Republic of Ireland, France, Spain, the United States and all other places in North and South America—5 cents for first ounce; 3 cents for each additional ounce.

Letters for delivery in all countries not mentioned above—6 cents for first ounce; 4 cents for each additional ounce.

Postcards for delivery in Canada and all other countries—4 cents each.

All first class mail in letter form up to 8 ounces in weight posted in Canada for *delivery in Canada only* is carried by air if delivery can be expedited by air transmission.

*Rates of Postage (Air Mail)* are as follows:

- |   |    |       |                                  |      |  |
|---|----|-------|----------------------------------|------|--|
| 1. United States, Hawaii, or<br>any place in North America<br>not mentioned in Group 3..... | 7  | cents | first ounce                      |      |  |
|   |    |       | 5 cents each additional<br>ounce |      |  |
| 2. United Kingdom and Nor-<br>thern Ireland, Republic of<br>Ireland, and Europe.....        | 15 | cents | each                             | half |  |
|   |    |       | ounce                            |      |  |
| 3. Bermuda, West Indies,<br>Mexico, Central and South<br>America .....                      | 10 | cents | each                             | half |  |
|   |    |       | ounce                            |      |  |
| 4. Africa, Asia and Oceania<br>(Australia and New Zea-<br>land) .....                       | 25 | cents | each                             | half |  |
|   |    |       | ounce                            |      |  |

In addition to the regular air mail rates, Aero-grammes may be sent to all countries at 10 cents each. You may obtain Aerogrammes with postage imprinted at any post office. They may not be regis-tered and no enclosures are permitted.

## *Second and Third Class Mail*

For information regarding postal rates and limits of weight and size on newspapers, periodicals, printed matter, and samples enquire at your local post office. A card not bearing a written communication may be enclosed in an unsealed envelope and mailed at the third class rate, i.e. 2 cents.

## *Fourth Class Mail—Parcel Post*

The limit of weight on a parcel for delivery in Canada is 25 pounds. The limit on a parcel addressed to the United States is 15 pounds. Parcels destined for most other countries are limited to 20 pounds. Customs declarations must be completed and attached to all parcels for delivery outside of Canada. Forms and full particulars may be obtained at any post office.

It is now possible to send articles by air parcel post for delivery in Canada. The limit of weight is 25 pounds. The limit of size is as follows: the combined length and girth not to exceed 72 inches and no one dimension to exceed 36 inches.

All parcels posted in Canada for delivery in Canada may be insured up to \$50 without any insurance fee. For further information on insurance consult your local post office officials.

## **Special Delivery**

Special Delivery service for letters is provided daily including Sundays and holidays in the larger centres in Canada and also at all places in the United States and United Kingdom. The Special Delivery fee is 10 cents in addition to the postage and may be prepaid either by means of a Special Delivery stamp or by ordinary postage stamps. "Special Delivery"



should be written across the upper left-hand corner of the address side of the envelope or indicated by a label obtained at the post office. Air mail as well as ordinary letters may be sent Special Delivery.

Special Delivery service is also available for parcels mailed in Canada addressed for delivery at any of the larger centres in Canada. The Special Delivery fee for parcels is 20 cents.

## **Registration**

All classes of mail (except Parcel Post) for delivery in Canada may be registered. If you are sending an important document, a manuscript, or any other valuable article through the mail, it is wise to register it at the post office. On payment of a small fee you obtain a receipt for the article and have the assurance that a record is kept of it until it is delivered to the person to whom it is addressed. That person will be required to sign a receipt form before the registered article is turned over to him by the postal authorities.

## **Money Orders**

One of the best ways to transmit small sums of money (from 1 cent to \$100) through the mail to any address in Canada or abroad is by means of a money order. Postal money orders may be bought for a small charge at any post office.\* Money orders are in two parts. You keep the smaller part as your receipt and you send the larger part yourself to the person to whom it is intended. Postal money orders will be cashed on presentation at any post office in Canada.

---

\*Money orders may also be purchased at banks and express companies, see pp. 7 and 28.

## **C.O.D. (Cash on Delivery)**

Mail matter destined for any address in Canada may be sent "C.O.D.", provided that the amount owing does not exceed \$100. This means that if you buy an article by mail order, or in any other way, it may be sent to you through the mail on the understanding that you will pay for it when you receive it. On receipt of the parcel you are required to pay the cost of the article plus a small charge to cover the service. The money that you have paid to the Post Office is then transmitted to the store from which you bought the article.

## **Post Office Savings Bank**

These banks are to be found at post offices in many cities, towns and villages. Sums of \$1.00 or more may be deposited, but the total sum which may be to the credit of any depositor is \$10,000 exclusive of interest. Interest is calculated on the minimum monthly balance and computed March 31 each year or when the account is closed. Interest at the rate of  $2\frac{1}{2}$  per cent per annum is allowed on deposits. Withdrawals of unbroken dollar amounts up to \$100 may be made at any Post Office Savings Bank. Withdrawals of larger sums require application to the Savings Bank Division at Ottawa, with the pass book.

## **Other Functions**

The Post Office sells unemployment insurance stamps to employers, and government annuities to the general public. It also makes available forms pertaining to income tax, family allowances, and civil service employment.

## **Mail Delivery**

In the cities mail is delivered once a day in the residential areas and three times a day to business and commercial firms. There is no mail delivery on Sunday. In the smaller towns and villages mail is not delivered to your home. You will have to collect it at the local post office.

In the country districts mail is delivered by mail courier to your mail box which is located at the side of the road not far from your house. The courier also sells stamps and money orders.

General Delivery is another means of receiving mail in all centres. This is useful if you are uncertain as to what your address will be in a given place. Simply tell your correspondents to address the envelope with your name, the name of the city, town, or village, and the words "General Delivery". In order to collect such letters you must go to the main post office if you are living in a place where there is more than one.

If you change your place of residence within a community or from one part of Canada to another, you will want to have your mail forwarded to you promptly. In order to have this done, you should obtain a "Change of Address" card from your letter carrier or local post office, fill it in, and drop it in any post box.

## **Posting Letters and Parcels**

In the cities and large towns bright red post boxes and parcel boxes are located at numerous points along the streets.

If you live in a small town or village you will have to take your letters and parcels to the local post office for mailing.

In the country districts outgoing mail is collected from the same mail box at the side of the road in which your incoming letters and parcels are delivered. As indicated above, postage stamps may be obtained from the mail courier.

## **Social and Welfare Services**

THERE are a number of social and welfare services available to you upon your arrival, or after a period of residence, in Canada. Some of these services are provided by federal, provincial and municipal authorities; others by private, voluntary organizations.

### **Family and Child Welfare**

Provincial and municipal authorities, religious and voluntary organizations all co-operate in maintaining such services as family counselling, homemaking, child placement and adoption. In most provinces *Children's Aid Societies*, which are maintained by private charitable donations and provincial and municipal subsidies, do a great deal of work entailed in the welfare and protection of needy children. Should you wish to get in touch with the Children's Aid Society or with any other child welfare organization, you will find them listed under "Social Services" in the "yellow pages" of the telephone directories of all the larger centres in Canada. In rural areas, where organized welfare services usually do not exist on a local basis, you may obtain the assistance of the regional welfare organizations through getting in touch with the municipal clerk or any minister of religion.



Organized day nurseries exist in most of the larger cities where working mothers may leave children of pre-school age during working hours. Persons making use of this service must pay an amount which is determined by the size of their income. Day nurseries, wherever they exist, are listed in the "yellow pages" of the telephone directory under the heading "Social Services". Local Welfare Councils (see p. 75) will also be able to give you advice on this matter.

### **Family Allowances**

Family allowances are paid monthly by the federal government to parents (mothers, except in unusual circumstances) in order to assist them in the maintenance and care of their children. Allowances are paid for every child under sixteen years of age who was born in Canada or who has lived in Canada for one year.

Each child must be registered for the allowance and be maintained by a parent as defined by law. The allowances, which are tax-free, are paid monthly by cheque at the following rates: \$6 for children up to their tenth birthday, and \$8 for children from their tenth birthday to their sixteenth birthday.

If you have children who have lived in Canada for one year, or if you have lived in Canada less than one year but have a child who was born in this country, you are entitled to apply for family allowances. You may obtain application forms and complete instructions from any post office.

### **Family Assistance**

Family assistance is available for children who are not entitled to family allowances. It is payable for one year only to parents of children who are

under 16 years of age. The parents must intend to live permanently in Canada or must have returned for permanent settlement in Canada after being absent for some time. A payment of \$5 per month for each child is payable at the end of each quarter beginning with the date of landing or return until a period of twelve months has elapsed from the date of landing or return. Application forms are handed out to parents at ports of entry and are also available at all Immigration Offices throughout Canada.

### **Mothers' Allowances**

All provinces have passed laws providing for allowances to enable certain needy mothers to remain at home so that they may care for their dependent children. In order to qualify for the allowance, persons must satisfy two conditions in all provinces—a means test, and a residence requirement. In some provinces the mother must be a Canadian citizen or other British subject, the wife or widow of a Canadian citizen or other British subject, or the child must have been born in Canada. In all provinces the applicant is required to be a resident of the province at the time of the application and the child or children must live with the recipient of the allowance. The maximum ages of children who may benefit by mothers' allowances vary from 15 to 18 according to the province.

For further information on the subject of mothers' allowances, you may get in touch with the clerk of your municipality or directly with the provincial Departments of Welfare located in each of the provincial capitals.

## **Unemployment Insurance**

Most employed persons in Canada are insured against unemployment under the unemployment insurance programme of the federal government. Persons employed in certain occupations, however, are excluded from unemployment insurance. Among these are agriculture, domestic service, school teaching and the permanent civil service. Members of the nursing profession are insurable only under certain circumstances.

Unemployment insurance is a compulsory contributory plan. Employers and their insured employees make equal contributions based on a graded scale which is closely related to the employee's earnings. A person must have been working in insured employment and making contributions for at least 30 weeks over the previous two years before he or she becomes eligible for this assistance. Those who have not worked 30 weeks but have worked 15 weeks or more may claim seasonal benefits, payable only during the period from December 1 to mid-May. The employee's weekly contribution, which is automatically deducted from his pay, ranges from 8 cents to 60 cents per week, depending on earnings.

When you enter insurable employment, you will have to complete an application form for an unemployment insurance book either at the office of the National Employment Service or at your place of employment. The unemployment insurance book, when it has been issued to you, must be passed to the employer who will keep it and insert the unemployment stamps. These weekly stamps are based on a table of earnings. The stamp for any one week is in accordance with the wage group into which your earnings for that week fall. For example, if you earn between \$27 and \$33 in a week, a 72-cent stamp



is inserted in your book. This represents a contribution of 36 cents from you and 36 cents from your employer.

If you are in insured employment, you are entitled to inspect your unemployment insurance book at any reasonable time so as to make sure that the stamps have been inserted regularly for the period of your employment. Should you change employment, the book will be returned to you and you must hand it to your new employer, who will insert the stamps from then on.

In case of unemployment, an insured person who wishes to obtain unemployment benefits must register as unemployed at the nearest office of the National Employment Service. If you are entitled to unemployment insurance benefits, you may apply for them on the required form which is available in the same office. Should you wish to obtain some further information on the unemployment insurance plan in operation in Canada, you may do so at any National Employment Service office.

## **Workmen's Compensation**

In all provinces compensation is provided for injury to an employee caused by an accident on the job, or by a specified industrial disease, except where the employee is disabled for less than a certain number of days. Workmen's compensation varies in scope from province to province, but in general it applies to such employment as construction, mining, manufacturing, lumbering, fishing, transport and communications, and the operation of public utilities. To cover the costs of compensation, employers must pay into a fund administered by the provincial government.



Compensation takes the form of cash payments for the period of inability to work, as well as free medical and hospital services. Should death result, funeral expenses are paid, as well as pensions to widows and orphans. The Workmen's Compensation Act in each province specifies that a fixed period must elapse between the date of the accident and the date when compensation payments begin, but in all cases medical aid is payable from the date of the accident. This waiting period varies from one to seven days and in all provinces compensation is paid for this period if disability continues beyond it, except in Saskatchewan and Alberta, where the waiting period is only one day, and compensation is payable from and including the day after the accident.

Any accident, even the most minor one, should be reported immediately to the personnel office. A physician of the Workmen's Compensation Board will generally be called in to determine the degree of injury. The compensation will then be based on his findings. It is essential that you report all accidents immediately. Immigrants are entitled to receive workmen's compensation from the beginning of their work in Canada.

### **Old Age Security**

Old age security is paid by the federal government to all citizens of Canada 70 years of age or over, provided they have resided in Canada for at least ten years. The pension is paid at the monthly rate of \$55, regardless of the financial means of the recipient, as long as he remains a resident of Canada, though it may be paid for periods of absence up to six months in any year.

## **Voluntary Organizations**

In Canada voluntary organizations play a very important part in the life of the nation. Many needs related to the general welfare of the Canadian people are met, not only through the services provided by official government agencies, but also through the activities of voluntary organizations.

Local Welfare Councils, also called Councils of Social Agencies, and Community Chests are to be found in most of the larger urban centres. They provide means of co-operative planning and action among social service agencies with respect to welfare problems in the community. If you have a problem involving the welfare of yourself or family, you may telephone the local council. Their officers will direct you to the particular agency which will best be able to help you.

Among other voluntary organizations which are national in scope are the Young Men's and Young Women's Christian Associations (Y.M.C.A. and Y.W.C.A.), the Catholic Youth Organization, the Young Men's and Young Women's Hebrew Associations (Y.M.H.A. and Y.W.H.A.), the Catholic Women's League, the Imperial Order Daughters of the Empire (I.O.D.E.), the Women's Institutes, the Canadian Red Cross, the Salvation Army, the Victorian Order of Nurses for Canada, the Order of St. John, the Boy Scouts and Girl Guides and a considerable number of "Service Clubs" under a variety of names. All of these organizations are concerned with one or another aspect of social welfare work. You will find most of these organizations listed in the telephone directories of larger centres, both under their own names and in the "yellow pages" under the heading "Social Services".

In addition to the voluntary organizations mentioned above immigrant aid societies are active in many cities and towns. They offer you help in getting settled, direct you to the regular community services and, in some instances, provide educational programmes, language classes, and special counselling services.

## **Social Customs**

DURING the course of many years each country has developed certain customs or ways of doing things that are a little different from those of any other country. When you first come to Canada you may notice small differences between Canadian ways and those to which you have been accustomed in the old country.

For example, it is not customary for Canadians to shake hands nor to bow to each other on as many occasions as people commonly do in some other countries. In such circumstances Canadians are accustomed to being less formal but they are behaving in just as friendly and polite a manner as if they had made the outward gesture.

One of the occasions when men always do shake hands is when they are introduced to each other. But when a man is introduced to a woman, it is not customary for him to shake hands with her unless, of course, she extends her hand first. If the woman is seated when the introduction is made, she usually remains seated and simply acknowledges the introduction with a friendly nod and word of greeting.

When a man is walking along the street with a woman, it is customary for him always to walk on the side nearest the roadway. This is an old custom



which originated in the days when mud and refuse covered the streets. By walking on the outside, the man chivalrously protected his companion from being splashed.

Other differences in custom will probably strike you during your first few months in Canada. But if you quietly observe how Canadians act in the ordinary situations of every day life, you will find that although some customs may be different from yours, the underlying human feelings are just the same.

## **Spirits, Wine and Beer**

ALCOHOLIC beverages—spirits, wine and beer—are sold under the control of the various provincial governments. As a result, you will find that there are considerable variations in the way in which alcoholic beverages may be obtained in the different provinces. Before purchasing or consuming alcoholic beverages you should acquaint yourself in a general way with the law as it applies in the province where you are living.

Alcoholic beverages are not sold to persons under 21 years of age except in Quebec, where the age limit is 20 years. Individual permits to buy alcoholic beverages are required in Alberta, Manitoba, Nova Scotia, Newfoundland, and Prince Edward Island. Ontario requires permits only for the purchase of spirits, not for beer and wine. No individual permits are required in New Brunswick, Quebec, Saskatchewan, and British Columbia. The permits are sold by the government liquor stores, and are valid for one year.

Government liquor stores in all provinces but Quebec sell Canadian and imported beer. In Quebec, only imported beer is sold through these stores. Beer



may also be bought from brewers' stores licensed but not operated by the governments in New Brunswick, Newfoundland, Manitoba, and Ontario, while in Quebec many grocery stores are licensed to sell beer.

All provincial liquor stores sell wine by the sealed bottle. In addition, special stores sell wine in Ontario. They are licensed by the government but operated by the wine producers.

In all provinces, alcoholic beverages bought by the sealed bottle must be consumed in the permanent, or temporary, residence of the consumer. It is illegal to drink alcoholic beverages in any public place, such as on the streets or in an automobile.

In Newfoundland, Nova Scotia, Ontario, Quebec, Manitoba and British Columbia, beer and wine may be sold by the glass or open bottle with meals in licensed premises such as in some hotel dining rooms and restaurants. In British Columbia, Manitoba, Ontario, Quebec, and Newfoundland, spirits, wine and beer may be purchased by the glass in licensed hotels, cocktail lounges and bars, but in all cases, alcoholic beverages purchased in such licensed public places must be consumed on the premises.

Newfoundland, Quebec, Ontario, Alberta, and British Columbia also have private clubs whose members and their guests may purchase and consume on the premises, types of alcoholic beverages sanctioned by the licence held by each club.

"Beer Parlours", "Beverage Rooms" or "Taverns" exist in all provinces but Prince Edward Island and New Brunswick. They are usually located in hotels, and you may consume beer by the glass or open bottle on their premises. In many places, beverage rooms are divided into two sections, one for men only, the other for women and women accompanied

by men. Men unaccompanied by women are not allowed into this latter section, called the "Ladies' Lounge". Both sections have their own separate entrances.

There are certain areas in Canada in which no alcoholic beverages are obtainable. In these districts prohibition is in force at the wish of the inhabitants, who have decided to this effect by plebiscite.

## **Taxation**

### **Federal**

As in other modern states, the government of Canada obtains the greater part of its revenue from taxation. Taxes include customs import duties, excise duties, sales tax, income tax, and succession duties. The first three taxes—customs import, excise, and sales—are included in the price of the commodities that you buy in the stores. You will not be aware of the tax apart from the actual price that you pay for the article.

*Income Tax*, however, will affect you directly as soon as you start earning your living in Canada. When you receive pay at a rate which is subject to income tax, you will notice that a certain proportion of your pay has been deducted by your employer, who is collecting your income tax for the government. In this way you pay most of your tax as you earn your money.

But you must also fill in an income tax form. Income tax is paid on income earned during the calendar year. Before the end of February of each year your employer will give you a slip of paper showing exactly how much money you earned from

him during the previous calendar year and how much tax he has deducted and paid to the government on your behalf. This information is used in completing your income tax form.

When claiming your total personal exemption as shown on the income tax form, it is important to remember that you are entitled to claim the whole of this exemption only if you have been in Canada for the whole year. Otherwise, you may only claim a part of the personal exemption corresponding proportionately to the length of your residence in this country. If you are claiming deductions for support of a dependent living outside of Canada, you must attach vouchers (such as money order receipts) to your income tax form to substantiate your claim.

Remember to keep the receipts that you receive for any donations or contributions that you may make to charitable organizations or to your church. The amount of these donations up to ten per cent of your income may be deducted from your income for taxation purposes.

Receipts for medical expenses should be kept too. In certain circumstances a portion of the medical expenses that you have incurred during the year may also be deducted.

All these receipts should be enclosed with your income tax form if their combined total exceeds \$100. If the total is less than \$100 it is not necessary to send in the receipts, as every taxpayer is automatically allowed a deduction of \$100.

When you have filled in the form, attach to it any receipts that you may have of the type mentioned above. Then send it, together with a cheque or a money order for the amount which you may still owe the government, to your District Taxation Office before April 30. The cheque or money order should



be made payable to the Receiver General of Canada. The penalty for filing your income return after April 30 is 5 per cent of your unpaid tax.

It may happen that more money has been deducted from your pay during the year than you actually owe the government. In this case too, you must fill out and send in the income tax form, indicating the amount of overpayment which the government should refund to you. If you have computed the amount of the refund correctly, a cheque for the amount will be sent to you a short time after you file your income tax return.

If you are self-employed, e.g. a business proprietor or partner, professional man or woman, farmer or fisherman, you must fill in a different form from that used by salary and wage-earners. If less than three-quarters of your income for any year is subject to tax deductions at the source, you are required to make quarterly instalment payments of tax during that year. For further information enquire at your District Taxation Office.

Income tax forms may be obtained at any post office. Although they are made as simple as possible, you may need help in completing the form for the first time. The best thing to do is to consult your employer or, if you live in a large city, the local District Taxation Office.

Taxes levied on the estate of a deceased person are called succession duties. If you would like to obtain information on this subject, the best thing to do is to consult a lawyer.

In addition to federal taxes, there are also certain provincial and municipal taxes.



## **Provincial**

In the case of the provinces, much of their taxation revenue comes from sales taxes. Certain commodities, such as gasoline, that are not taxed by the federal government, are taxed by the provinces. But here again the tax is included in the price of the commodity. There are, however, several provinces that have instituted an additional sales tax. You will notice this tax when you make certain purchases as it will be shown as a separate item on your bill.

## **Municipal**

Municipalities levy taxes against the owners of real property (land and buildings), based on the assessed or estimated value of the property. Standards for establishing values vary between municipalities. This type of taxation will not affect you directly until you own property.

## **Telegrams and Cables**

A TELEGRAM is a message sent by telegraph to any destination on the North American continent; a cable or cablegram is a message sent by submarine cable anywhere in the world.

There are several telegraph systems in Canada but the ones with which you are most likely to come in contact are those operated by the two large railway companies. These are Canadian National Telegraphs and Canadian Pacific Telegraphs. Both companies will accept cables as well as telegrams.

## **Telegrams**

There are three different types of telegrams. The least expensive is a "night letter". It will be accepted

at any time but will not be delivered till the following morning. A "day letter" is a little more expensive but the delivery is speedier—within 3 or 4 hours of the time it is accepted. The minimum charge for both day and night letters entitles you to send up to 50 words. An ordinary telegram, which is more expensive than the other two, will normally be delivered in less than an hour from the time it is accepted. The minimum charge covers 10 words or less.

## **Cables**

Cables are of two types: night letter rate and full rate. The minimum night letter rate entitles you to send up to 22 words. The minimum full rate entitles you to send up to 5 words. In addition there is a very cheap greeting cable rate by which you may send up to 10 words to the United Kingdom only.

## **Sending a Message**

If you want to send a telegram or cable there are several places in the cities and larger towns where you can do so. These are railway stations, bus terminals, airports, hotels, railway ticket offices, and special telegraph offices in the large cities. In smaller towns and villages the railway station is usually the only place from which a message can be sent. Telegrams are also accepted and delivered on trains.

If you wish to do so you can telephone your message to one of the telegraph companies. They will then send you a bill for the amount or have a representative call at your house to collect the money.

## **Receiving a Message**

If a message is sent to you by telegram or cable, the telegraph office will telephone it to you as soon as it is received. Shortly afterwards a written copy of the message will be delivered to you.

## **Sending Money Away\***

You may send money by telegraph to any destination in North America. This may be done at any of the places mentioned above which accept telegrams.

If, however, you want to cable money outside North America, you must go to a bank or an express office. The express office is very often situated in the same building as the telegraph office, e.g. a railway station or city ticket office.

## **Telephones**

THERE are seven large telephone systems in Canada as well as a great many small ones, including municipal, government, and co-operative companies. All of these systems serve different areas. You will find that the service is very much the same everywhere, although there is some variation in the type of equipment used from one district to another.

In order to have a telephone installed or to have an existing one transferred to your own name, you should get in touch with the office of the telephone company in your community. The rates vary slightly between one place and another. Party lines (see below) are cheaper than individual lines. Accounts are usually payable monthly.

---

\*See "Banks and Banking", p. 7 and "Express", p. 28.

## **Telephone Directory**

The Directory which is supplied to every telephone subscriber contains, in addition to the list of subscribers with their numbers, some useful information. Printed clearly on the outside front cover or on the first page are the numbers of the police and fire departments and, in some cases, of hospitals and ambulances. Included in the first few pages of many Directories is information on the use of dial and magneto telephones.

At the back of almost all Directories is a section of "yellow pages" containing a classified list of all business and professional telephone subscribers in your community. These subscribers appear in alphabetical order under the classification appropriate to their business or the article or service they sell. These "yellow pages" will prove useful to you on many occasions. For example, if you want to find a list of physicians, building contractors, plumbers, electricians, etc., turn to the appropriate heading in your Directory.

## **Types of Telephones**

*Dial* telephones are in common use in the cities and larger towns. In using a dial telephone, first pick up the receiver and listen for the dial tone, a steady humming sound. If you do not hear this sound, hang up the receiver and try again.

When you dial keep the receiver off the hook. Place your index finger on the desired digit or letter and pull the dial all the way round until your finger strikes the metal finger stop. Then remove your finger and allow the dial to return to its original position. Repeat this process until you have dialled



each letter and digit in the telephone number. If your finger slips or if you make a mistake, replace the receiver for a few seconds and call again.

If for any reason you are unable to dial the number or if you have any other difficulties, dial "O". An operator will then come on the line to assist you.

*Manual* telephones are still used in some city districts and in smaller towns. In order to make a call, just lift the receiver and wait for the operator to ask for the number you wish to call.

*Magneto* telephones are found in rural districts. If you settle in the country you will probably be on a magneto rural party line. This means that a number of parties are on the same line. Each one has a distinct ring which is heard by all the parties every time a call is made. But you will soon become accustomed to your own ring and will learn to disregard the others.

With a magneto telephone the turning of the handle generates the electricity which enables the telephone to operate. Always listen before ringing to find out whether the line is in use.

Before calling another party on your line, make sure of his number by consulting the Directory, then ring, being careful to make the signal distinct. The signal to give is indicated by the number following the letter "r". The first digit following the letter "r" represents the number of long rings and the second digit the number of short rings. For example, to call "3-r-24" give two long followed by four short rings. (The number in front of the letter "r" is the number of the party line.) Do not press the push-button on your telephone when calling another party on your line.

To call a subscriber on another line, signal the operator and give her the number. To signal the operator, ring briskly, while depressing the button.

When your conversation is finished, replace the receiver and turn the handle briskly to ring off. Do not press push-button while ringing off.

### **Urban Party Lines**

Party lines are common in the cities as well as in the country. In the city it means that there are two telephones on the same line. This causes very little inconvenience. Just be sure to listen before trying to make your call to see that the line is not in use. If the line is in use, hang up and call again later.

### **Long Distance**

In order to call long distance, dial "Operator" on a dial telephone. Ask the operator for "Long Distance" on a manual telephone. Signal the operator on a magneto telephone and tell her that you wish to make a long distance call.

There are two main kinds of long distance calls: station-to-station and person-to-person. The former is used when you are willing to speak to anyone who answers the number you are calling. The latter is used when you wish to speak to a particular person. Station-to-station calls are cheaper than person-to-person. Low rates for both types of call are in effect from 6 p.m. to 4.30 a.m. weekdays, as well as all day Sunday, Christmas Day and New Year's Day. These low rates apply on all calls other than those to nearby points. For information about rates between various points in Canada and between Canada and abroad, consult your Telephone Directory or the Long Distance operator.

## Public Telephones

Public telephones are located in telephone booths on the street, in some drug stores, cigar stores, hotels, and other public buildings. The method of using a public telephone is very simple. In the case of a dial telephone, take the receiver off the hook, deposit a coin (10¢ in most places for a local call) listen for the dial tone and then dial the number. The procedure is the same in the case of a manual telephone except that you give your number to the operator. If your call is not completed your coin will be returned to you after you replace the receiver. Long distance calls may also be made on a public telephone but be sure that you have a good assortment of coins when the operator tells you what amount to deposit.

## Time

### Time Zones

Since Canada stretches about 4,500 miles from Newfoundland in the east to Vancouver Island in the west, there are great differences in solar time throughout the country. In fact, a person making a trip from St. John's, Newfoundland to Dawson in Yukon territory will have been in seven different time zones when he reaches his destination.

From east to west these zones and the variations in time are:

Newfoundland Standard Time ..	5.30 p.m.
Atlantic Standard Time .....	5.00 p.m.
Eastern Standard Time .....	4.00 p.m.
Central Standard Time .....	3.00 p.m.
Mountain Standard Time .....	2.00 p.m.
Pacific Standard Time .....	1.00 p.m.
Yukon Standard Time .....	12.00 noon

## Standard Time and Daylight Saving Time

Most of the large communities in Canada move their clocks one hour ahead for about five months in the year, from May to September. This is called Daylight Saving Time as opposed to Standard Time. Rural areas, including many towns and villages, remain on Standard Time all the year round.

Railways operate their schedules on Standard Time all through the year. Air lines and bus lines change to Daylight Saving Time with the large communities which they serve.

## Twelve-Hour Clock

In Canada the 12-hour clock is used without exception in all circumstances of daily life. You should take particular note of this fact in travelling. Railway, air line, and bus schedules show arrivals and departures according to time before midday (a.m.) and time after midday (p.m.). Thus for quick reference:

<i>24-hour clock</i>		<i>12-hour clock</i>
11.59	is	11.59 a.m.
12.00	"	midday or 12 noon
12.01	"	12.01 p.m.
13.00	"	1.00 p.m.
14.00	"	2.00 p.m.
15.00	"	3.00 p.m.
16.00	"	4.00 p.m.
17.00	"	5.00 p.m.
18.00	"	6.00 p.m.
19.00	"	7.00 p.m.
20.00	"	8.00 p.m.
21.00	"	9.00 p.m.
22.00	"	10.00 p.m.
23.00	"	11.00 p.m.
24.00	"	12.00 midnight
00.01	"	12.01 a.m.
00.59	"	12.59 a.m.
01.00	"	1.00 a.m.



## **Traffic Regulations**

THERE is a wide variation between the different provinces in regard to traffic regulations. Booklets and information on this subject may be obtained at any motor vehicle licence bureau or at any police station. To find the address of the licence bureau in your community, look in the "yellow pages" of the telephone directory under "licences".

The following are a few general remarks on regulations which apply to all the provinces.

Vehicles keep to the right-hand side of the road. If you are walking along a highway in the country where there is no sidewalk, you should walk on the left-hand side, so that you can see the oncoming traffic. Then you will have plenty of time to step off the highway and let the traffic pass.

In the open country the speed limit is usually 50 miles an hour. Slower speeds are required in cities, towns, and villages.

Motor vehicles are usually not allowed to pass a streetcar on the left-hand side. They may pass on the right-hand side as long as the streetcar is in motion. But when it has stopped to take on or discharge passengers, motor vehicles must not pass unless safety zones are provided for the passengers.

Accidents resulting in personal injury or property damage must be reported to a Provincial Police officer in Ontario or Quebec, a Royal Canadian Mounted Police officer in the other provinces or to a municipal police officer. Any driver who is involved in an accident must not leave the scene of the accident until he has given all possible aid and disclosed his name to the injured party. He should also wait until a police officer arrives.

The penalty for minor infractions of the traffic regulations may be a small fine. A larger fine and, under certain circumstances, suspension of your driver's licence or imprisonment, may be the penalty for serious infractions, such as leaving the scene of an accident or attempting to drive a car while intoxicated.

## **Travel**

### **By Train**

The two main railway systems in Canada are the Canadian National Railways and the Canadian Pacific Railway, both of which cross the country from one coast to the other. If you wish to travel to Vancouver Island in the west or to Prince Edward Island or Newfoundland in the east, the cost of the journey by boat to these islands is included in your railway ticket.

Since the areas which the two railway systems serve are not always the same, the line on which you travel depends, to some extent at least, on the location of the place to which you are going. You will have no difficulty in buying a ticket, however, since the clerks in all ticket offices are well informed about the routes of both railways.

In most centres served by the two railways there are separate stations. Some of the centres, however, have only one large station which is used by both railways. At most of the larger stations there is an information desk; at the smaller ones the man in the ticket office (ticket agent) will be glad to answer any questions. Times of trains are usually fixed on boards inside the larger stations and chalked on blackboards outside the smaller ones.

## *Times of Trains*

Printed timetables may be obtained free of charge at all ticket offices. When looking up the times of trains remember that all times given are Standard Time and that railways operate on the 12-hour clock.\* Time before midday (a.m.) is printed in light face type in the timetables and time after midday (p.m.), in dark type.

## *Travellers' Aid*

A very useful service is provided by the Travellers' Aid which has branches in the main stations of all the larger centres. A sign reading "Travellers' Aid" will direct you to the desk where a representative is on duty. If you arrive in a strange city not knowing where to go, the Travellers' Aid will find temporary accommodation for you. If you do not speak English or French, they will usually be able to provide an interpreter. If, for one reason or another, you have missed the friends that were to meet you at the station, the Travellers' Aid will help locate them for you.

## *Types of Accommodation*

There are normally two classes on Canadian trains—first and coach. In order to buy seating accommodation in the chair car (if you are travelling by day) or sleeping accommodation (if you are travelling by night) you must have a first class ticket. Coach class is cheaper than first class and does not entitle you to make a reservation. You can sit wherever you like in the coaches, many of which are air-conditioned and most of which have comfortably upholstered seats.

---

\* See "Time" p. 89.



On transcontinental trains running between Montreal and Vancouver, there is an additional class called tourist. It is more expensive than coach but not quite as expensive as first class. With a tourist ticket you can also buy sleeping accommodation, which is not very much different from first class sleeping accommodation. Many of the tourist coaches contain a stove which may be used for cooking purposes.

There are five types of sleeping accommodation: berths (lower and upper), roomette, bedroom, compartment, and drawing room. An upper berth is the least expensive, followed by a lower berth and a roomette. All three types of accommodation are for one passenger only. More expensive and intended for more than one passenger are: bedroom (maximum 2 passengers), compartment (maximum 4 passengers), drawing room (maximum 5 passengers).

The majority of people in Canada travel coach class by day. By night, on the long runs, many travel in sleeping cars although considerable numbers make use of coach accommodation.

### *Tickets and Reservations*

Railway tickets may be bought at stations, city ticket offices or travel agencies. Return tickets are cheaper than two single fares and are good for any period up to six months. Return week-end fares, both first class and coach, are cheaper than the ordinary return fares. To make use of the week-end rates you must leave between noon Friday and 2 p.m. on Sunday and begin your return journey not later than midnight on Monday. Children between the ages of 5 and 12 may travel at half fare; under 5 years of age when accompanied by a parent or guardian they may travel free.



Although chair or sleeping car accommodation may be bought any time up to the departure of the train, it is advisable to make your reservation several days in advance, particularly if you are travelling over a week-end. There is an even greater necessity of reserving accommodation well ahead of time if you are planning to travel at a busy holiday season. For example, at the height of the Christmas season accommodation is often booked a month or six weeks in advance on trains running between large cities, such as Montreal and Toronto.

Reservations may be made at any station, ticket office or travel agency. There is no need to pay for the chair or sleeping accommodation at the time you reserve it. It will be held for you until the day before the departure of the train. It is customary to buy the railway ticket (first class or tourist) at the same time as you pay for your reserved seat or sleeping accommodation.

If you are unable to use either the whole or the return portion of your ticket, the amount which you paid for the unused part will be refunded to you in full. The ticket should be turned in at the railway ticket office as soon as possible. Refunds will also be made on reserved seats or sleeping accommodation if the reservations are cancelled at the ticket office before the departure of the train.

In Canada it is customary for the conductor to collect tickets from the passengers after they have boarded the train. If you are boarding the train in a large station you will probably be asked to show your ticket to a railway official as you pass through the gates on to the platform. There, other officials will ask what your destination is so that you may be directed to the right train, and the right car on that train. Not until you are actually in your place on the

train will a conductor collect your ticket. In smaller centres you are not asked for your ticket at all until you are on the train. At your destination you simply walk off the train without having to show a ticket.

### *Baggage*

If you have more baggage with you than you can comfortably handle, you may have it checked through to your destination. A notice in the larger stations reading "Baggage Room"\* will tell you where to take your baggage for checking. At the baggage counter you must show your train ticket which will be punched and then you will be given a receipt, or "check", for each item of baggage. When you have reached your destination you should take your checks to the baggage room and claim your baggage. In the smaller stations your outgoing baggage may be checked and your incoming baggage claimed through the ticket agent.

The limit of baggage which may be checked without charge on each adult passenger ticket is 150 lbs., not exceeding \$100 in value. For a child travelling on a half fare ticket the limit is 75 lbs., not exceeding \$50 in value. Enquire of the ticket agent at your local station about the rates for baggage exceeding these weights or values. No single piece of baggage or other article weighing more than 250 lbs. will be accepted for transportation in regular baggage service. In the larger cities and towns baggage may be checked right through for delivery at your final destination such as home, hotel, or steamship dock. The charges for delivery service may be prepaid or paid when the baggage is received.

---

\*This should not be confused with the "Check Room" where, for the payment of a small sum, you may leave your parcels and baggage for short periods.

## *Meals*

On most trains, other than purely local ones, there is a dining car where hot meals are served. Many trains on the main lines also include a café car or dinette where light meals may be obtained. You may buy sandwiches, chocolate bars, cold drinks, and cigarettes from a vendor who comes through the cars at intervals during the journey. Certain stations on the main lines are equipped with restaurants where sandwiches or hot dishes may be bought during stops.

## *Lost Articles*

Enquiries for articles left on trains or in station waiting-rooms should be made to the ticket agent or station master of the nearest station serving the railway on which you were travelling at the time.

## **By Air**

The two main air lines in Canada are Trans-Canada Air Lines and Canadian Pacific Airlines. Trans-Canada serves most of the main centres in Canada. The largest field of operation of Canadian Pacific Airlines is the Canadian north-west and Pacific coast regions.

In the case of Trans-Canada Air Lines, tickets and information may be obtained at T.C.A. ticket offices in the larger centres (usually located in one of the hotels) or at travel agencies. Tickets for Canadian Pacific Airlines may be obtained at Canadian Pacific Railway offices or at travel agencies.

Timetables are issued fairly often because flight schedules change quite frequently, so be sure that you have the latest information. Times are quoted



in local time, that is either Daylight Saving or Standard Time, depending on which is in effect in the city of arrival or departure. Schedules are based on the 12-hour clock.\*

### *Reservations*

It is wise to book your passage a week or so in advance and if you intend to travel at a busy holiday season it might be well to make your reservation even further ahead of time.

Reservations for return flights and from stop-over points will be cancelled unless you go or telephone to the office of the air line, wherever you happen to be, at least 6 hours before flight departure time and tell them that you intend to use your reservation.

If you are not able to use your reservation, make sure that it is cancelled at least 6 hours before the flight is due to leave. The cost of your ticket will then be refunded to you.

If the flight is delayed because of unsuitable weather or for any other reason, the air line will get in touch with you by telephone wherever it is possible to do so.

### *Fares*

All fares include the cost of meals served aloft. Return fares are cheaper than 2 single tickets and are good for any period up to 4 months.

Children who are 2 years of age and under 12 years pay 50 per cent of the full adult fare. For children under 2 years of age and not occupying a seat there is no charge on flights within Canada. At the time of booking your passage, you should tell the clerk if you intend to carry an infant with you.

---

\* See "Time", p. 89.



Trans-Canada Air Lines and Canadian Pacific Airlines offer a special family rate which is good any week between Monday at 12.01 p.m. and Thursday at 12.01 p.m. This means that you must start your journey and also return during the above period, but not necessarily in the same week. By this special rate the head of the family (husband or wife) pays a full one-way fare (or two full one-way fares for the return trip); the spouse and children between the ages of 12 and 21, each pay 50 per cent of the full one-way adult fare (or one full one-way adult fare each for the return trip).

### *Ground Transportation*

Fares do not include transportation to and from the airport. The charge for this transportation varies according to the distance of the airport from the centre of the city.

When you buy your ticket the clerk will tell you where and at what time the taxi, in the service of the air line, will call to take you to the airport. The principal hotels in the large cities are usually points of call.

### *Baggage*

Within Canada baggage will be carried free up to a maximum of 40 pounds on each ticket. If you have baggage in excess of this amount, make enquiries at your local office regarding the extra charge that will be made.

### *Lost Articles*

You may ask at the local office of the air line on which you were travelling about articles which may have been lost en route. If they are not found within

a reasonable time, further enquiries should be made in writing to Claims Department, Canadian Pacific Airlines, Vancouver, B.C., or, in the case of T.C.A., to the Director of Passenger and Station Services, International Aviation Building, Montreal, Que.

## **By Bus**

You can travel by bus not only to all the larger centres in Canada but also to many small towns and villages, including some which are not served by the railways.

There are many different bus companies operating in various sections of the country. Those serving your district may be found in your local telephone directory. Look in the "yellow pages" under "bus lines".

## *Terminals and Stops*

In most cities there is a bus terminal or station situated close to the main business section. Tickets, timetables, and information may be obtained at the terminal, which is the main point of arrivals and departures.

Although the bus may stop briefly at other points in the city, the terminal is the best place to board the bus and you are advised to go there. You cannot be sure of getting a seat if you get on the bus at one of the brief stops it makes after it has left the main terminal.

In the smaller centres the main bus stop is usually located at a hotel, store, service station, or restaurant. Tickets may be bought at these bus stops.

In the country districts the bus will stop for you anywhere along the road if you signal to it. You should find out when the bus is accustomed to pass,

take up your position by the side of the road, and signal with a wave of your hand when it comes in sight. You can buy your ticket from the driver when you get on the bus.

### *Fares*

A return fare is cheaper than two single fares. The return portion is good for any period up to 6 months from the time of its purchase.

Children under 5 years when accompanied by an adult are carried free on most bus lines. Children between the ages of 5 and 12 may travel at half fare.

### *Tickets*

In general, bus seats may be reserved. Exceptions are sometimes made in certain heavily populated areas at busy holiday seasons. If it is possible to make a reservation, this should be done about a week before the departure of the bus.

In most cases, however, you buy tickets at bus terminals in the cities or bus agencies (certain stores, hotels, etc.) in the small towns, shortly before getting on the bus. At stops in the countryside tickets may be bought from the driver.

The ticket collection is made by the driver as you board the bus. He will punch the ticket and hand it back to you. You must keep it and give it to the driver as you get off the bus.

If you are unable to use your ticket the money will be returned to you if you apply either by letter or in person at the head office of the bus company. Ask the driver or any bus company official to tell you the address of the head office.

## *Time*

Buses run on Daylight Saving Time when it is in effect. For the balance of the year they run on Standard Time.

As in the case of railways and air lines bus schedules are based on the 12-hour clock.

## *Baggage*

A certain amount of baggage will be carried free on each ticket. The limit set on most lines is 150 pounds on each adult ticket and 75 pounds on a half-fare ticket.

## *Lost Articles*

You should enquire about lost articles at the head office of the bus company.

## *Meals*

On long journeys the bus makes stops at certain places where you may buy meals.

## **Local Transportation**

### *Buses and Streetcars*

Buses and streetcars are the ordinary means of transportation in the larger centres. Payment is by fixed rate. If you wish to change from one route to another, you should ask the operator for a transfer as you pay your fare. Fares are paid either in the form of tickets, which you buy from the operator, or by cash. In some places the individual fare is less expensive when you buy a strip of tickets than when you pay cash. As a general rule, smoking is not allowed on buses or streetcars.



## *Taxis*

In many places taxis may be recognized by a sign on the roof which is lighted up at night. Taxis in many cities are fitted with meters on which a fixed charge is automatically registered before the start of the trip. The meter also registers the total charge for the journey. In smaller centres meters are not often used, the amount for journeys to specified points being fixed by custom, by agreement with the driver in advance, or by local by-law.

In a few large cities taxis are permitted to pick up passengers along the streets. In such places you may signal to an empty taxi and the driver will pull over to the curb to let you in. But in many communities taxis are forbidden by law to pick up passengers along the streets. If you signal to an empty taxi in a city or town where such a law is in force the driver will not stop. In order to get a taxi you must telephone to one of the companies (look in the "yellow pages" of the telephone directory under "taxi cabs") or go to a taxi stand.

## Weights and Measures

THE metric system is not used in Canada except in scientific work. The tables of weights and measures are:

### Weights

16 ounces (written oz.) = 1 pound (written lb.)  
100 lbs. .... = 1 hundredweight (written cwt.)  
2,000 lbs. .... = 1 ton

Equivalents of these weights in the metric system are:

1 oz. .... = 28.3495 grams  
1 lb. .... = 453.59 grams  
1 cwt. .... = 45.359 kilograms

Approximately, therefore, 1 lb. is a little less than  $\frac{1}{2}$  kilo.

### Long Measure

12 inches (in.) = 1 foot (ft.)  
3 feet ..... = 1 yard (yd.)  
 $5\frac{1}{2}$  yards ..... = 1 rod (rd.)  
1,760 yards ..... = 1 mile

Equivalents of these measures in the metric system are:

1 in. .... = 2.54 centimetres  
1 ft. .... = 30.48 "  
1 yd. .... = 91.44 "  
1 mile ..... = 1.609 kilometres

Approximately, 1 yd. is a little less than a metre, and 5 miles = 8 kilometres, so that one mile is rather more than  $1\frac{1}{2}$  kilometres.

### Fluid Measure

2 pints (pts.) ..... = 1 quart (qt.)  
4 qts. .... = 1 gallon (gal.)

Equivalents of these measures in the metric system are:

1 pt. ....	=	0.568 litres
1 qt. ....	=	1.136 “
1 gal. ....	=	4.546 “

Approximately, 1 pt. is a little more than  $\frac{1}{2}$  litre.

**Dry Measure**

2 pts. ....	=	1 qt.
4 qts. ....	=	1 gal.
2 gals. ....	=	1 peck
4 pecks ....	=	1 bushel (bu.)

Approximately, 1 bu. is a little less than  $36\frac{1}{2}$  litres.

**Square Measure**

The acre is the common unit of measurement for areas of land. It is equivalent to 0.404 hectares. Smaller areas are usually measured in square feet or square yards. A “section” is 640 acres.

**Measures of Heat**

The normal measure of heat used in Canada is the Fahrenheit scale. A comparison of the Fahrenheit and Centigrade scales is given below. (The formula for changing Fahrenheit into Centigrade is  $^{\circ}\text{F} = (^{\circ}\text{C} \times \frac{9}{5}) + 32$ .)

<i>Centigrade</i>		<i>Fahrenheit</i>
100° ....	Boiling point of water ....	212°
90 .....		194
80 .....		176
70 .....		158
60 .....		140
50 .....		122
40 .....		104
30 .....		86
20 .....	Room temperature .....	68
10 .....		50
0 .....	Freezing point of water .....	32
—10 .....		14
—20 .....		— 4
—30 .....		—22
—40 .....		—40

## **Appendix**

### **OFFICES OF THE DEPARTMENT OF CITIZENSHIP AND IMMIGRATION**

IMMIGRATION Branch Offices are located in a large number of towns and cities across Canada. Should you require advice or assistance concerning immigration or settlement, you are invited to visit or write to the office nearest your place of residence. Immigration Branch Offices are listed in the telephone directories under "Government of Canada". Settlement Officers, one of whose tasks it is to assist newcomers in establishing themselves on farms or in business, are located in all Immigration Offices.

In Sackville, N.B., Quebec, Montreal, Ottawa, Toronto, Hamilton, London, North Bay, Winnipeg, Saskatoon, Edmonton and Vancouver, these are offices of the Canadian Citizenship Branch, which work closely with community organizations in assisting immigrants. They are listed in telephone directories under "Government of Canada".

#### **Chief Offices of the Immigration Branch**

Maritime Provinces:— Immigration Building,  
Pier 21,  
(Mailing address: Box 129),  
Halifax, N.S.

Quebec:— Immigration Building,  
Louise Basin,  
Quebec, Que.

901 Bleury Street,  
Montreal, Que.

Ontario:— 175 Bedford Road,  
Toronto 5, Ont.



Ontario (continued):—

Dominion Public Building,  
457 Richmond Street,  
London, Ont.

Woods Building,  
Ottawa, Ont.

Manitoba:—

Immigration Hall,  
Maple Street,  
Winnipeg 2, Man.

Saskatchewan:—

318 Post Office Building,  
Regina, Sask.

Alberta:—

10534 - 100th Street,  
Edmonton, Alta.

British Columbia:—

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

### **Regional Offices of the Canadian Citizenship Branch**

50 Bridge Street,  
(Mailing address:  
Box 478),  
Sackville, N.B.

Woods Bldg.,  
Ottawa, Ont.

North Bay, Ont.

Palais Montcalm,  
Room 24 "B",  
St. John Street,  
Quebec, Que.

537 Dominion Public Building,  
Winnipeg, Man.

1247 Guy Street,  
Montreal, Que.

Room 306,  
London Building,  
Saskatoon, Sask.

1200 Bay Street,  
Toronto 5, Ont.

Massey-Harris Building,  
10138—100 "A" Street,  
Edmonton, Alta.

150 Main Street W.,  
(Mailing address:  
Box 305),  
Hamilton, Ont.

Canadian Immigration Building,  
Foot of Burrard Street and West  
of C.P.R. Pier "A",  
Vancouver, B.C.

120 Queens Avenue,  
London, Ont.

# Index

	PAGE
Accidents, <i>see</i> Emergencies	
Adult Education .....	24-5
Aerogrammes .....	65
Agreement for Sale, <i>see</i> Offer to Purchase	
Agricultural Colleges .....	24
Agricultural Schools .....	22
Air Cargo, <i>see</i> Air Freight	
Air Freight .....	30
Air Mail Rates .....	65
Air Parcel Post .....	66
Air Travel .....	97-100
Alcoholic Beverages .....	78-80
Ambulances .....	86
American Express .....	29
Annuity Insurance .....	38, 39
Apartments .....	31, 32
Application for Citizenship .....	19-20
Apprenticeship .....	50-1
Arts and Trades Schools .....	23
Assisted Passage Loan .....	48
Automobile Insurance .....	36-7
Baggage—	
Air .....	99
Bus .....	102
Train .....	96
Baggage Room .....	94
Bank Accounts .....	3-4
Bank Deposits .....	4-5, 68
Bank Drafts .....	8
Bank Loans .....	7
Rate of Interest .....	7
Repayments .....	7
Security .....	7
Bank Manager .....	6, 7
Bank Money Orders .....	8
Bank of Canada .....	9
Bank Safekeeping Facilities .....	9
Bank Withdrawals .....	4-5, 68
Banking Hours .....	2
Banking Practice .....	2-9
Barbers .....	51
Barristers .....	41

	PAGE
Beer .....	78-9
Beer Parlours .....	79
Better Business Bureaux .....	17
Beverage Rooms .....	79
Bicycle Licences .....	45
Blacksmiths .....	51
Boards of Trade .....	10
Bookmobiles .....	43
Boy Scouts .....	76
Branch Banks .....	1, 5
Bricklayers .....	51
British Subjects .....	20, 21, 47, 72
Building a House .....	33-4
Building Industry .....	50
Building Permits .....	34, 44
Building Restrictions .....	34
Building Standards .....	33
Burglary, Robbery and Theft Insurance .....	36
Bus Terminals .....	100-101
Bus Travel .....	100-102
Buses (Local) .....	102
Business, Establishment of .....	11
Business, Purchase of .....	10-11
Business Licences .....	47
Buying on Credit .....	13-15
Cables .....	83-5
Full Rate .....	84
Greeting Rate .....	84
Night Letter Rate .....	84
Canadian Citizenship .....	18-21
Canadian Citizenship Act .....	18, 20
Canadian Citizenship Branch .....	40, 106, 107
Regional Offices .....	107
Canadian Government Annuities .....	38-9
Canadian National Express .....	28, 29
Canadian National Railways .....	51, 92
Canadian National Telegraphs .....	83
Canadian Occupations .....	52
Canadian Pacific Airlines .....	97, 99, 100
Canadian Pacific Express .....	28, 29
Canadian Pacific Railway .....	51, 92
Canadian Pacific Telegraphs .....	83
Canadian Passport Office .....	63

	PAGE
Canadian Red Cross .....	76
Carpenters .....	51
Carrying Charge, see Interest Charge	
Cash on Delivery .....	68
Catholic Women's League .....	76
Catholic Youth Organization .....	76
Census Takers .....	62
Centigrade .....	105
Central Mortgage and Housing Corporation .....	33
Certificate of Canadian Citizenship .....	20
Certificates of Identity .....	62-3
Chair Cars .....	93, 95
Chambers of Commerce .....	10
Change of Address Card .....	69
Charge Accounts .....	13-15
Charitable Organizations .....	81
Chartered Banks .....	1-2, 33
Chauffeurs' Licences .....	44-5
Check Room .....	96n.
Cheques ..... 4, 5-6, 8, 13, 17	
Child Health Centres .....	60
Child Welfare .....	70-1
Children's Aid Societies .....	70
Children's Fares—	
Air .....	98
Bus .....	101
Train .....	94
Churches .....	17-18
Citizenship and Immigration, Dept of 10, 12, 40, 48,	106-7
Citizenship Committees .....	76
Citizenship Councils .....	76
Civil Marriage .....	46-7
Classes on Trains .....	93-5
Coach .....	93-4
First .....	93-5
Tourist .....	94-5
Classical Colleges .....	22, 23
Classified Newspaper Advertisements .....	31, 50
Clergy .....	18, 46
Clerk of the Court .....	19, 20
Clerk of the Municipality ..... 44, 46, 47, 70, 72	
Clinics .....	59
Collective Bargaining .....	53-4
Colleges .....	24



	PAGE
Collision Insurance .....	36-7
Commercial High Schools .....	22
Commissioners for Oaths .....	41
Community Chests .....	75-6
Co-operative credit unions .....	2
Correspondence Courses .....	25
Councils of Social Agencies, <i>see</i> Welfare Councils	
Credit Plans .....	13-15, 17, 49
Current Accounts .....	3, 4
Customs Declarations .....	66
Customs Import Duties .....	80
Day Letters .....	83-4
Day Nurseries .....	71
Daylight Saving Time .....	89-90, 98, 102
Declaration of Intention .....	20
Deed .....	35
Dentists .....	53, 61
Department Stores .....	16-17
Dial Telephones .....	86
Discrimination, laws prohibiting .....	55
District Taxation Office .....	81, 82
Doctors .....	26, 53, 57
Dog Licences .....	45
Domicile .....	18, 20
Down Payment .....	14
Drivers' Licences <i>see also</i> Motor Vehicle Operators, Licences .....	5, 13
Driving Test .....	44
Drug Stores .....	16, 63
Dry Measure .....	105
Education .....	21-5
Electricians .....	51
Electricity Meters .....	62
Elementary Schools .....	22
Emergencies .....	25-7
Emergency Cars .....	26
Employment .....	48-50
Engineering .....	52
English Language .....	19, 40
Enumerators of Voters' List .....	62
Equal pay laws .....	55
Evening Classes .....	24
Exchange Charge (Bank) .....	6

	PAGE
Excise Duties .....	80
Executive and Professional Employment Officers .....	49
Express .....	28-9
Express Money Orders .....	28-9
Fahrenheit .....	105
Family Allowances .....	68, 71
Family Assistance .....	71-2
Family Rate (Air Travel) .....	99
Fares—	
Air .....	98-9
Bus .....	101
Train .....	94
Farm Loans .....	12
Farms, Purchase of .....	12
Federal Taxation .....	80-2
Fire Alarm .....	26-7
Fire Alarm Box .....	26-7
Fire-Arms .....	30
Fire Department .....	25-6, 27, 85
Fire Insurance .....	35
Fishing Licences .....	46
Floater Insurance .....	36
Fluid Measure .....	104-5
Food Money Orders .....	29
Franchise .....	21
Freight .....	27, 29
Air .....	30
Rail .....	29
Road .....	29
Water .....	30
French Language .....	19, 40
Furnished Rooms .....	31
Game Regulations .....	30
Garbage Collection .....	62
Gas Meters .....	62
General Delivery .....	69
Girl Guides .....	76
Government Annuities .....	68
Great Lakes Shipping .....	50
Guidance Officer .....	52

	<b>PAGE</b>
Hairdressers .....	51
Health Insurance, <i>see</i> Hospital and Medical Plans	
Heat Measure .....	105
High Schools, <i>see</i> Elementary Schools	
Holidays with Pay .....	54
Hospital and Medical Prepayment Plans (Private)	58
Hospital Prepayment Plans (Provincial) .....	58
Hospitals .....	57-8, 85
Hours of Work .....	54-5
Household Science Schools .....	23
Housing .....	31-5
Building .....	33-4
Buying .....	34-5
Renting .....	31-2
Hunting Licenses .....	30, 46
I.O.D.E. ....	76
Identification, Means of .....	5, 6, 8, 13
Immigrant Aid Societies .....	76
Immigration Offices .....	1, 53, 106-7
Regional Offices .....	106-7
Income Tax .....	8, 56, 68, 80-2
Indigent Hospital Patients .....	57, 58
Inoculation .....	59, 60
Instalment Plan .....	14-15
Insurance .....	35-9
Insurance Companies .....	33, 35
Insurance (Parcel Post) .....	66
Interest Charge .....	14
Interest Rates—	
Bank Accounts .....	3, 68
Bank Loans .....	7
Kindergarten .....	22
Kitchen Privileges .....	32
Labour Unions .....	48, 51, 53, 56
Landlords .....	32
Language and Citizenship Classes .....	40
Lawyers .....	11, 12, 34, 41-2, 53
Lease .....	32
Legal Services .....	41-2
Lending Libraries .....	43

	PAGE
Libraries .....	42-3
Lending .....	43
Public .....	42-3
Regional .....	43
Specialized .....	43
University .....	43
Licences .....	44-8
Building .....	44
Business .....	47
Bicycle .....	45
Dog .....	45
Fire-Arms .....	30, 46
Fishing .....	46
Hunting .....	46
Liquor .....	46, 78
Marriage .....	46
Motor Vehicle Operators' .....	44
Motor Vehicle Ownership .....	45
Professional .....	47, 52
Radio .....	47
Shop .....	47
Television .....	47
Trade .....	47
Life Insurance .....	37-8
Light Housekeeping Privileges .....	32
Limited Payment Life Insurance .....	37, 38
Liquor Licences .....	46, 78
Loan Companies .....	10, 33
Loans—	
Assisted Passage .....	48
Bank .....	7
Farm .....	12
Loan Companies .....	10, 33
Mortgage .....	10, 33
Local Transportation .....	102-3
Location of Post Offices .....	63
Long Distance Telephone Calls .....	88
Long Measure .....	104
Lost Articles—	
Air .....	99-100
Bus .....	102
Train .....	97
Lumber Industry .....	50



	PAGE
Machinists .....	51
Magneto Telephones .....	25, 87
Mail Couriers .....	44, 70
Mail Delivery .....	69
Mail Order Buying .....	16-17, 68
Mail Order Catalogues .....	16, 17
Manual Telephones .....	25, 87
Marriage Licences .....	46
Meals—	
Air .....	98
Bus .....	102
Train .....	97
Measures .....	104-5
Medical and Health Services .....	57-61
Medical Assistance .....	26
Medical Expenses (Receipts for) .....	81
Minimum Wages .....	55
Minors, Employment of .....	55
Money, Sending Away .....	7-8, 28, 67, 85
Money, Transfer by—	
Cable .....	8, 28, 85
Mail .....	8, 28
Telegraph .....	8, 85
Money Orders .....	8, 17, 29, 67, 69
Mortgage Loans .....	10, 33
Mothers' Allowances .....	72
Motor Vehicle Licence Bureau .....	91
Motor Vehicle Mechanics .....	51
Motor Vehicle Operators' Licences .....	44
Motor Vehicle Ownership Permits .....	45
Motor Vehicles (Transfer of Ownership) .....	45
Moving Vans .....	30
Municipal Health Departments .....	57
Municipal Health Officer .....	59
Municipal Police .....	27, 91
Municipal Taxation .....	83
National Employment Service .....	47, 48-50, 51, 52, 53, 54, 73, 74
National Housing Act .....	33
Night Letters .....	83
Notaries .....	11, 12, 34, 41-2
Nurse-Training Schools .....	22
Nurses .....	53

	PAGE
Oath of Allegiance .....	20
Offer to Purchase .....	34
Old Age Security .....	75
Order of St. John .....	76
Ordinary Life Insurance .....	37-8
Ordinary Mail Rates .....	64
Ordinary Telegrams .....	84
Out-Patients Departments .....	57
 Paid up Policy .....	37, 38
Painters .....	51
Parcel Post .....	28, 66
Party Lines—	
Rural .....	87
Urban .....	85, 87
Pass Books .....	4, 68
Passports .....	5, 13, 62
Payroll Deduction Plan .....	56
Penalties—	
Infractions of Traffic Regulations .....	92
Insufficient Postage .....	64
Late Filing of Income Tax .....	81
Permits, <i>see</i> Licences	
Person-to-Person Calls .....	88
Pharmacists .....	53
Pistols .....	31
Plasterers .....	51
Plumbers .....	51
Police Department .....	25-7, 30, 84
Poliomyelitis .....	58
Post Office .....	8, 16, 63-70
Post Office Savings Bank .....	2, 68
Postage Rates .....	64-5
Postage Stamps .....	64, 69, 70
Postal Money Orders .....	67
Postcards .....	64
Premiums .....	37, 38, 56
Primary Schools, <i>see</i> Elementary Schools	
Printing Trades .....	51
Private Schools .....	23
Professional Licences .....	47, 52
Professional Requirements .....	52
Property Damage Insurance .....	36
Property Tax .....	83

	PAGE
Provincial Insurance Plans .....	39
Provincial Licensing Bodies .....	52
Provincial Police .....	27, 31, 91
Provincial Taxation .....	82-3
Public Health Nurses .....	60-1
Public Liability Insurance .....	36
Public Telephones .....	88-9
Qualifications for Voting .....	21
Radio (Transmitter) Licences .....	47
Railway Freight .....	29
Real Estate Agents .....	34
Receiver General of Canada .....	81
Refunds on—	
Air Tickets .....	98
Bus Tickets .....	101
Train Tickets .....	94-5
Regional Libraries .....	43
Registrar of Canadian Citizenship .....	20
Registration of Mail .....	67
Relatives, Admission to Canada .....	1
Religious Marriage Ceremony .....	46
Renting—	
Apartment .....	31-2
House .....	31-2
Room .....	31-2
Renunciation of Foreign Nationality .....	20
Reservations—	
Air .....	98
Bus .....	101
Train .....	94-5
Return Fares—	
Air .....	98
Bus .....	101
Train .....	94
Revolvers .....	31
Rifles .....	30
Room and Board .....	32
Royal Canadian Mounted Police .....	27, 31, 91
Sales Tax .....	80, 82
Salvation Army .....	75
Savings Accounts .....	3, 4

	PAGE
Scholarships .....	24
School Holidays .....	21
Schools .....	21-3
Seasonal Benefits (Unemployment Insurance) ....	73
Seasonal Unemployment .....	50
Security for Loans .....	7
Self-Service Stores .....	15-16
Self-Teaching Materials .....	40
Service Clubs .....	76
Settlement Officers ..... 10, 11, 12, 13, 48, 49, 106	47
Shop Licences .....	16
Shopping Hours .....	30
Shotguns .....	70-6
Social and Welfare Services .....	77
Social Customs .....	41
Solicitors .....	66
Special Delivery .....	43
Specialized Libraries .....	91
Speed Limit .....	77-80
Spirits .....	105
Square Measure .....	64
Stamp-Vending Machines .....	89-90, 93, 98, 102
Standard Time .....	88
Station-to-Station Calls .....	51
Stone Masons .....	15-17
Stores .....	102
Streetcars .....	32
Subletting .....	80, 82
Succession Duties .....	24
Summer Employment .....	25
Summer Schools .....	51
Tailors .....	79
Taverns .....	62
Tax Assessors .....	80-3
Taxation .....	80-2
Federal .....	82-3
Provincial .....	83
Municipal .....	103
Taxis .....	22, 23
Teachers-Training Schools .....	51
Technical Institutes .....	22, 23
Technical Schools .....	



	PAGE
Telegrams .....	83-4
Day Letter .....	83
Night Letter .....	83
Ordinary .....	84
Telephone Directory .....	26, 85-6, 87
Telephone Operator .....	25-6, 27, 86, 87, 88
Telephones .....	25-6, 85-9
Television (Transmitter) Licences .....	47
Term Insurance .....	38
Tickets—	
Air .....	98-9
Bus .....	101
Train .....	92, 94-6
Time Zones .....	89
Timetables .....	93, 97, 100
Trade Licences .....	47
Trade Schools .....	51
Trade Unions, see Labour Unions	
Traffic Regulations .....	91-2
Train Accommodation .....	93-5
Trans-Canada Air Lines .....	97, 99, 100
Travel .....	92-102
Air .....	97-100
Bus .....	100-2
Train .....	92-7
Travellers' Aid .....	93
Travellers Cheques .....	9, 29
Trucking Companies .....	29
Trust Companies .....	2, 33
Tuberculosis .....	58
Twelve-Hour Clock .....	90, 93, 98, 102
Unemployment Insurance .....	56, 73-4
Unemployment Insurance Book .....	73-4
Unemployment Insurance Stamps .....	68, 73-4
Unfurnished Rooms .....	31
Universities .....	24, 25
University Libraries .....	43
University Loan Funds .....	24
Vaccination .....	59, 60
Venereal Disease .....	58, 59
Victorian Order of Nurses .....	60-1, 75
Visas .....	62-3

	PAGE
Vocational Guidance .....	52
Vocational Schools .....	51
Vocational Training .....	51
Voluntary Organizations .....	40, 70, 75-6
Wages .....	54-5
Water Freight .....	30
Water Meters .....	62
Week-End Fares (Trains) .....	94
Weights .....	104
Welders .....	50
Welfare Councils .....	71, 75-6
Wills .....	41-2
Wine .....	78-9
Women's Institutes .....	76
Workmen's Compensation .....	56, 74-5
Workmen's Compensation Act .....	75
Y.M.C.A. ....	76
Y.W.C.A. ....	76
"Yellow Pages" .....	86
Young Men's Hebrew Association .....	76
Young Women's Hebrew Association .....	76

# CANADA

(Exclusive of northern regions)

Scale of Miles

REFERENCE

Joint line Capital  
Province Capital

Joint line Capital

Province Capital

Joint line Capital

Province Capital



## DISTANCES BETWEEN PRINCIPAL POINTS IN CANADA.\*

NOTE.—Generally, the distances given are the shortest by railway.

A knowledge of distance in miles between principal points constitutes very useful information in these days of wide travel, but when an attempt is made to compile such data difficulties are at once encountered. Railway distances are the ideal choice, even though road distances are of increasing interest to the vast body of travellers by automobile and are a useful alternative. Railway distances represent usually the shortest practicable land distances between two points and even to lay the bulk freight and passenger traffic railway. Again, distances by air (sometimes called 'line' distances) are only useful in practice to those who travel by air. This is a growing phase of transportation, of course, but has not yet assumed such proportions that its tabulation should displace the more usual one. Again, it is not a difficult matter to estimate land distances from a map, but to convert such distances to the ordinary road distances is a table to obtain railway distances only.

For the ferry route, the shortest railway distance is not useful if the shortest ferry route is not the shortest route between two places. In such a case, the shortest railway route would be given. In the table given below the distance between ports at the shortest distances by railway and not necessarily the shortest distance, or the routes by which main trains travel. They are compiled principally from the railway time tables. The main table includes the capital of each province and some of the main shipping points chosen principally, but not altogether, by population; the subsidiary tables include distances of local importance. Included in the distances from Charlottetown is the distance from Borden to Cape Tormentine, over which the trains are transported by ferry; similarly, the train ferry distance between Mulgrave and Port Tupper is included in the distance from Halifax to Sydney. In the main table all the distances from Victoria include the distance travelled by boat from Victoria to Vancouver. However, wherever possible, railway distances only are used. In certain distances from Three Rivers and from Quebec it is possible, by the

Where boat routes are given, the best approximation of the distance travelled is used.

Place	St. John's	Charlottetown	Halifax	Moncton	Saint John	Fredericton	Quebec	Montreal	Sydney	Three Rivers	Quebec	Kingston	Montreal	Hamilton	Leeds	Windsor	Fort William	Winnipeg	Brandon	Charlottetown	Regina	Saskatoon	Calgary	Edmonton	Vancouver	Victoria	Prince Rupert
St. John's	0	894	911	904	1083	1099	1467	1555	1451	1545	1663	1728	1866	1918	2111	2521	2617	2951	2957	3172	1288	1618	1748	1420	1435	4574	
Charlottetown	894	0	979	126	115	210	600	584	583	767	795	875	1018	1057	1131	1243	1553	1950	2046	2990	2105	2421	2772	2512	4743	1574	
Halifax	911	979	0	100	147	242	717	666	658	820	858	920	1170	1176	1247	1474	1784	2146	2269	3474	2484	2814	2614	4814	1504		
Moncton	904	126	100	0	189	103	473	536	472	551	609	731	892	931	1007	1127	1527	1833	2007	3178	2466	2766	2566	4766	1516		
Saint John	1083	115	147	189	0	67	426	426	375	507	587	649	810	849	915	1035	1445	1776	1910	2755	2131	2247	2508	477	1319	4513	
Fredericton	1099	210	242	103	104	0	403	484	483	621	688	750	918	957	1033	1154	1444	1774	1908	2754	2130	2246	2507	476	1318	4512	
Quebec	1467	600	666	473	426	467	0	169	121	188	184	242	503	542	618	738	1079	1350	1484	2120	1710	2121	2121	451	1313	4503	
Montreal	1555	584	583	472	426	375	127	106	107	135	111	174	314	342	447	559	905	1353	1484	2131	1711	2121	2121	451	1313	4503	
Sydney	1451	583	658	467	426	375	127	106	107	135	111	174	314	342	447	559	905	1353	1484	2131	1711	2121	2121	451	1313	4503	
Three Rivers	1545	609	666	473	426	467	121	188	184	242	503	542	618	738	1079	1350	1484	2120	1710	2121	2121	451	1313	4503	1313	4503	
Quebec	1663	795	858	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Kingston	1728	875	920	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Montreal	1866	1018	1057	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Hamilton	2111	1243	1553	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Windsor	2521	2617	2951	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Fort William	2957	3172	3474	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Winnipeg	3172	3474	3784	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Brandon	3474	3784	4094	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Charlottetown	3172	3474	3784	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Regina	2484	2814	3124	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Saskatoon	2814	3124	3434	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Calgary	1420	1435	1445	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Edmonton	4574	477	476	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Vancouver	4574	477	476	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Victoria	4574	477	476	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	
Prince Rupert	4574	477	476	551	501	481	78	75	106	106	298	429	468	544	654	1066	1444	1654	1664	2420	1904	2120	2120	450	1312	4502	

From Halifax —		From Saint John —		From Regina —		From Waterways —		From Vancouver —	
To Yarmouth .....	917	P.M. & S. ....	236	From Moose —	42	To Esquimaux (by boat) ..	511	To Kamloops —	251
Sydney .....	276	St. Campbell ..	83	Swift Current .....	152	Norman (by boat) ..	1,123	Prince George ..	921
St. Stephen .....	107	St. George .....	89	Prince Albert .....	259	Alaska (by boat) ..	1,606	Prince Rupert ..	251
New Glasgow .....	107	From Montreal ..	89	North Battleford .....	123			Whitecourt ..	1,083
Port aux Basques ..	440	To Shawanigan Falls ..	35	Yorkton .....	127	From McMurtry .....	235	Wharfedale (part by boat) ..	1,471
St. John's .....	517	St. Hyacinthe .....	517	Moosehead .....	685	To Fort Smith (all-line) ..	476	Yellowknife (all-line) ..	73
		From Toronto .....	64	From Winnipeg —	54	From Vancouver .....	507	From Victoria ..	73
		To Brantford .....	71	Portage la Prie .....	68	To Trail .....	95		
		St. Catharines .....	62	The Pas .....	500				
		Kitchener .....	62	Flint Flon .....	95				
		Chatham .....	77	Ilford (winter road ..	21				
		Pelee Island .....	208	From Toronto to Gods ..	714				
		New Bay .....	200	From Edmonton —	95				
		St. John's .....	438	Peace River .....	317				
		(by boat) .....		Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	300				
				Peace River .....	317				
				Grande Prairie .....	407				
				Wetaskin .....	3				

\*Prepared under the direction of B. W. Waugh, Surveyor General, Department of Mines and Technical Surveys, Ottawa.





3439 2























3 1761 11550981 2